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ELEVENTH ANNUAL AND FORTY-FIFTH

REPORT

OF THE

COMMISSIONER OF FINANCIAL INSTITUTIONS

STATE OF UTAH

TO THE HONORABLE

NORMAN H. BANGERTER
GOVERNOR

AND

THE LEGISLATURE OF THE STATE OF UTAH

For the Period July 1, 1990 to June 30, 1991

GEORGE SUTTON
Commissioner of Financial Institutions

ELEVENTH ANNUAL AND FORTY-FIFTH

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For the Period July 1, 1990 to June 30, 1991

GEORGE SUTTON
Commissioner of Financial Institutions

State of Utah

DEPARTMENT OF FINANCIAL INSTITUTIONS

Norman H. Bangerter
Governor
George Sutton
Commissioner
G. Edward Leary
Chief Examiner

324 South State Suite 201
P.O. Box 89
Salt Lake City, Utah 84110-0089
(801) 538-8830
(801) 538-8894 (FAX)

To The Honorable, Norman H. Bangerter
Governor of the State of Utah
and
The Legislature of the State of Utah

Pursuant to Section 7-1-211, Utah Code Annotated 1953, as amended, I submit herewith the Eleventh Annual and Forty-Fifth Report of the Department of Financial Institutions for the period July 1, 1990 to June 30, 1991. I do hereby certify by oath that the detailed statement of all fees and other moneys received by the department during this period are true and correct.

Respectfully submitted,

George Sutton

George Sutton
COMMISSIONER

Subscribed and sworn to before me this
2nd day of October, 1991.

Julie Satterlee
Notary Public

Notary Public
JULIE SATTERLEE
P. O. Box 89
Salt Lake City, Utah 84110
My Commission Expires
July 1, 1993
State of Utah

Residing at Salt Lake City, Utah
My Commission expires: July 1, 1993

an equal opportunity employer

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STATE OF UTAH

DEPARTMENT OF FINANCIAL INSTITUTIONS

DEPARTMENT HISTORY

DATE	EVENT
1896 - 1907	State chartered banks supervised by Secretary of State.
1907	Office of Bank Examiner created.
1911	Office of Bank Commission established.
1913	Banking Department created.
1967	Bank Department renamed State Department of Financial Institutions.
1969	Utah Uniform Consumer Credit code enacted.
1975	Utah Industrial Loan Guaranty Act.
1981	S.B. 134 Recodified Utah laws governing financial institutions. Effective July 1, 1981.
1983	S.B. 238 Depositors given priority over other creditors. New supervisory powers granted Commissioner permitting remedies short of possession. Effective March 18, 1983.
1984	S.B. 9 Authorized regional reciprocity and supervisory acquisitions within region without reciprocity. Also extended Department's authority over holding companies. Effective April 15, 1984.
1985	S.B. 262 Prohibited "nonbank banks". Also addressed administrative matters. Effective April 29, 1985. H.B. 245 Repealed Title 70B and enacted Title 70C revising Uniform Consumer Credit Code. Effective July 1, 1985.
1986	H.B. 189 "Banking Reform Act of 1986" required all industrial loan corporations to obtain federal deposit insurance, phased out existing regional reciprocity, opened state to nonreciprocal interstate banking after December 31, 1987 and immediately for failing institutions. Effective January 21, 1986.
1990	S.B. 37 "Mortgage Lending and Servicing Act" required all mortgage lenders, brokers and servicers to register with the Department. The first registration required January 31, 1991. Effective April 24, 1990.
1991	S.B. 154 including "Regulation of Independent Escrow Agents", Chapter 22 of Title 7, required all escrow agents to register with the Department annually. The first registration required July 1, 1991. Effective July 1, 1991.

STATE OF UTAH

DEPARTMENT OF FINANCIAL INSTITUTIONS

DEPARTMENT COMMISSIONERS

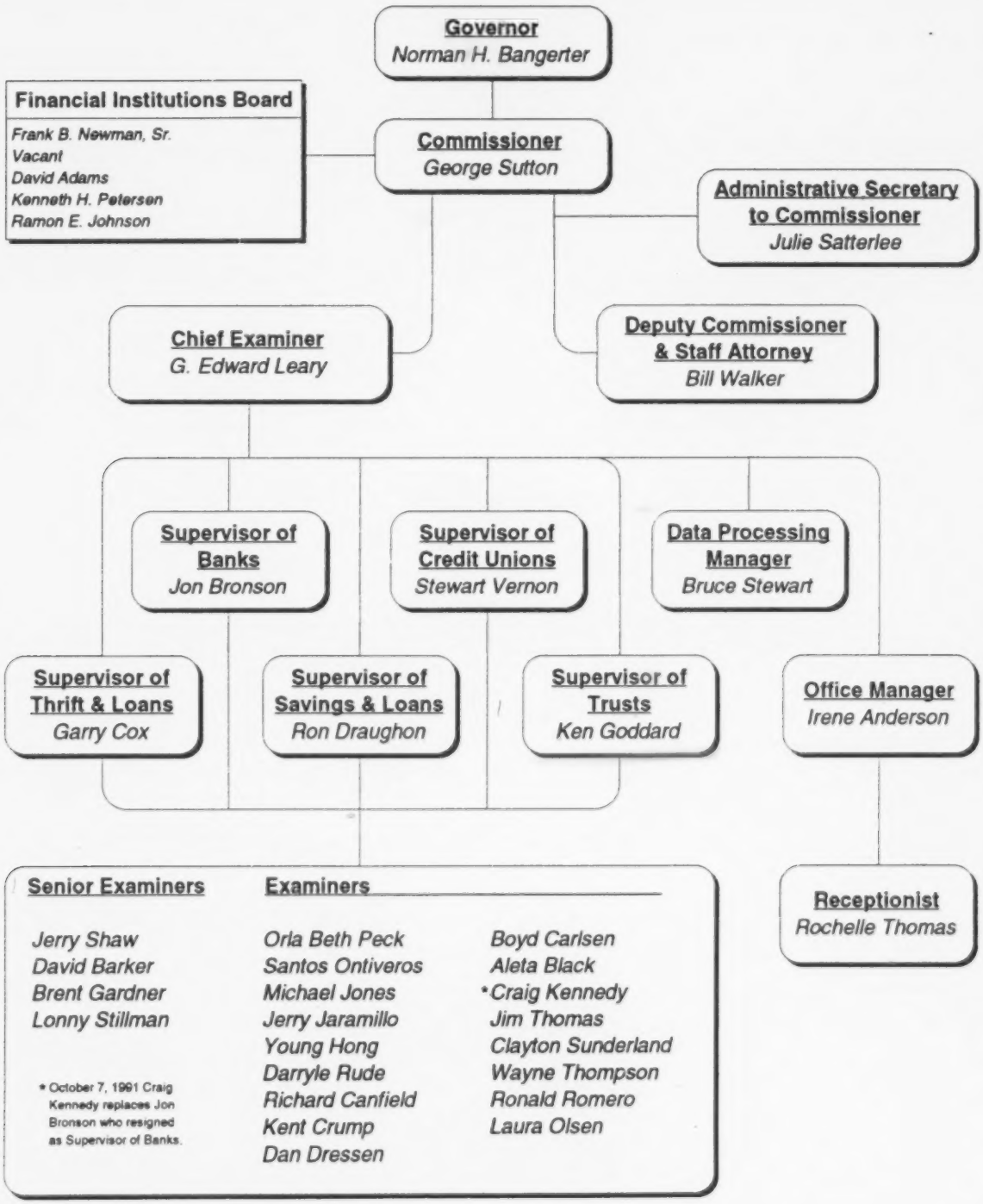
The following officials served as Bank Commissioner of the State of Utah and Commissioner of Financial Institutions for the years shown:

NAME	DATES
Charles A. Glazier	1913 to 1917
W. E. Evans	1917 to 1919
N. T. Porter	1919 to 1921
Seth Pixton	1921 to 1929
W. H. Hadlock	1929 to 1932
J. A. Malia	1932 to 1935
R. F. Starley	1935 to 1945
J. M. Knapp	1945 to 1949
Roy W. Simmons	1949 to 1951
Louis S. Leatham	1951 to 1956
Seth H. Young	1956 to 1960
Spencer C. Taylor	1960 to 1965
W. S. Brimhall	1965 to 1979
M. D. Borthick	1979 to 1981
R. L. Burt (acting)	1981 to 1982
Elaine B. Weis	1982 to 1987
George Sutton	1987 to date

State of Utah

Department of Financial Institutions

June 30, 1991



* October 7, 1991 Craig Kennedy replaces Jon Bronson who resigned as Supervisor of Banks.

STATE OF UTAH

DEPARTMENT OF FINANCIAL INSTITUTIONS

APPROPRIATION

July 1, 1990 to June 30, 1991

TOTAL APPROPRIATION FOR THE PERIOD SHOWN	$ 1,676,700

EXPENDITURES

July 1, 1990 to June 30, 1991

Personal Service	1,024,342
Employer's Contributions:	
Retirement	134,355
Other Employment Benefits	230,044
Travel Expense	62,169
Current Expense	126,164
Office Lease	63,018
Data Processing	9,036
Capital Outlay	17,358
Total Expenditure	1,666,486
Balance of Appropriation Unexpended Lapsed to Restricted Fund	10,214
TOTAL EXPENDITURE FOR THE PERIOD SHOWN	$ 1,676,700

STATE OF UTAH

DEPARTMENT OF FINANCIAL INSTITUTIONS

CASH RECEIPTS

July 1, 1990 to June 30, 1991

FEES	AMOUNT
Asset Based Fees	
Banks	$ 583,482
Savings/Building & Loan Associations	73,209
Industrial Loans Corporations	163,294
Credit Unions	478,979
Annual Registration Fees	
Regulated Lenders	98,494
Mortgage Lenders	22,550
Financial Institution Holding Companies	3,100
Money Management Certification Fees	15,250
Money Order Vendors	1,800
Application Fees	
Applications	20,300
Securities	1,200
Examination Fees	
Trust Companies	11,450
Credit Unions	0
Miscellaneous Fees	
Miscellaneous	37,852
TOTAL DEPOSITED WITH STATE TREASURER	$ 1,510,960

STATE OF UTAH

DEPARTMENT OF FINANCIAL INSTITUTIONS

UTAH DEPOSITORY INSTITUTIONS

LEGAL HOLIDAYS

January 1
New Year's Day

Third Monday of January
Martin Luther King's Birthday - Human Right's Day

Third Monday of February
President's Day

Last Monday of May
Memorial Day

July 4
Independence Day

July 24
Pioneer Day

First Monday of September
Labor Day

Second Monday of October
Columbus Day

November 11
Veterans' Day

Fourth Thursday of November
Thanksgiving Day

December 25
Christmas Day

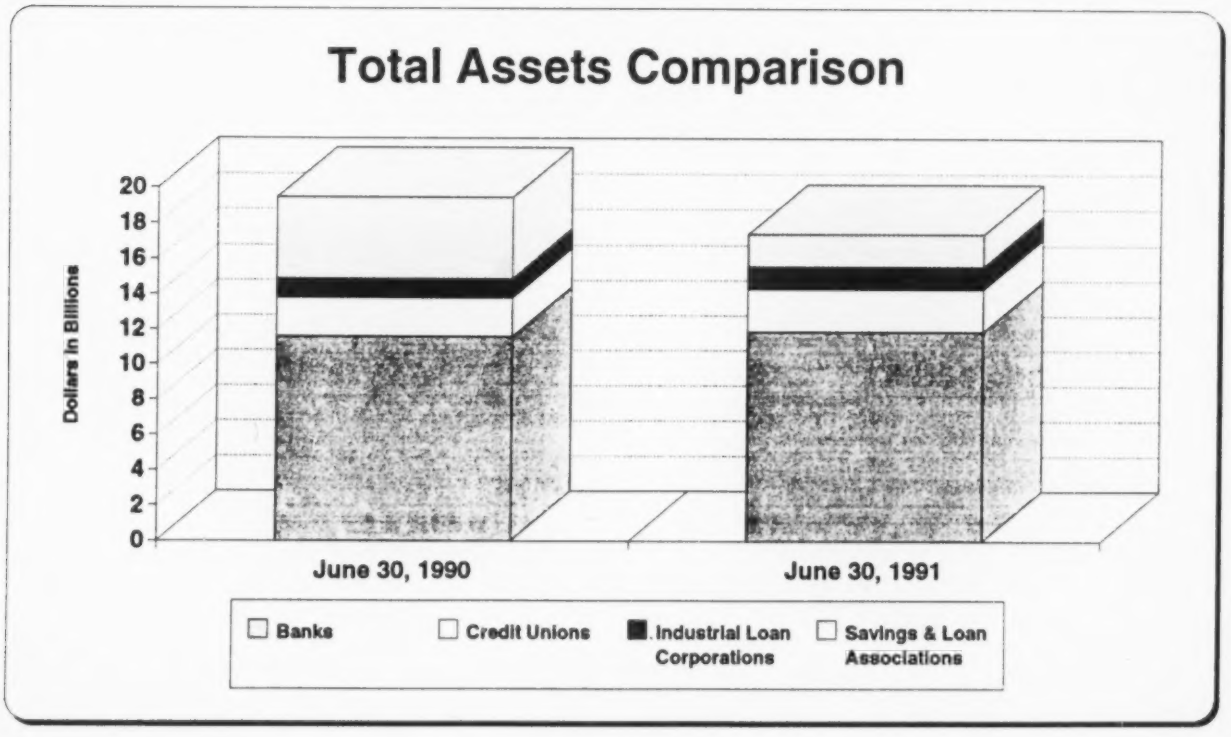
Every Sunday is a legal holiday. If a holiday falls on Saturday, the preceding Friday shall be the holiday. If a holiday falls on Sunday, the following Monday shall be the holiday. Most depository institutions are closed on Saturday.

STATE OF UTAH
Department of Financial Institutions

Comparative Schedule of Utah Depository Institutions as of Fiscal Year-End

Figures in Thousands

	June 30, 1990		June 30, 1991		
	Number of Institutions	Total Assets	Number of Institutions	Total Assets	Percent of Change
Commercial Banks					
State	36	4,201,215	33	4,221,015	0.5%
National	7	7,404,415	7	7,700,464	4.0%
Total	43	11,605,630	40	11,921,479	2.7%
Credit Unions					
State Only	121	2,191,154	113	2,396,196	9.4%
Industrial Loan Corporations					
Total	17	1,085,640	17	1,283,818	18.3%
Savings & Loan Associations					
State	4	454,480	4	423,762	-6.8%
Federal	6	4,128,920	6	1,395,890	-66.2%
Total	10	4,583,400	10	1,819,652	-60.3%
TOTALS	191	19,465,824	180	17,421,145	-10.5%

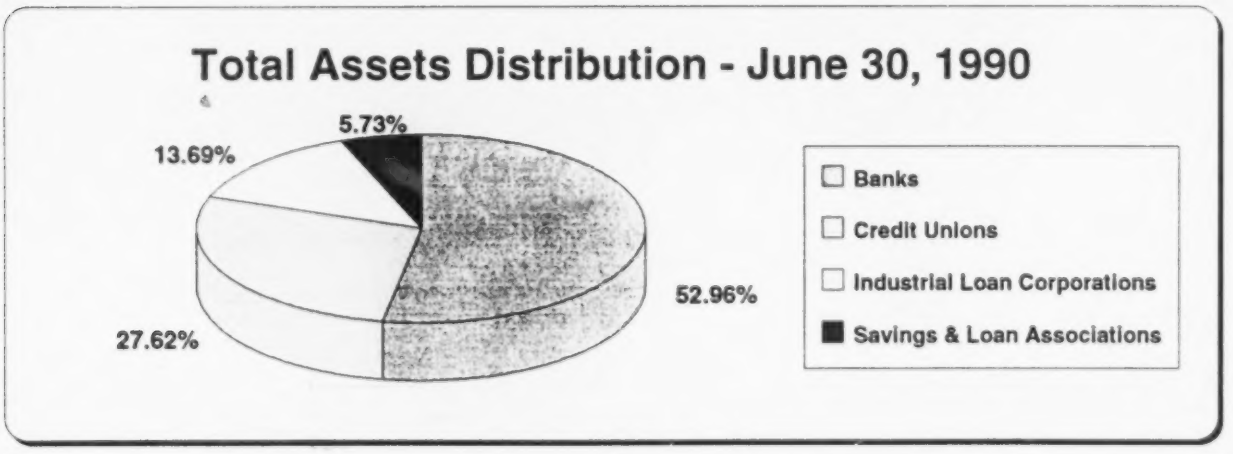


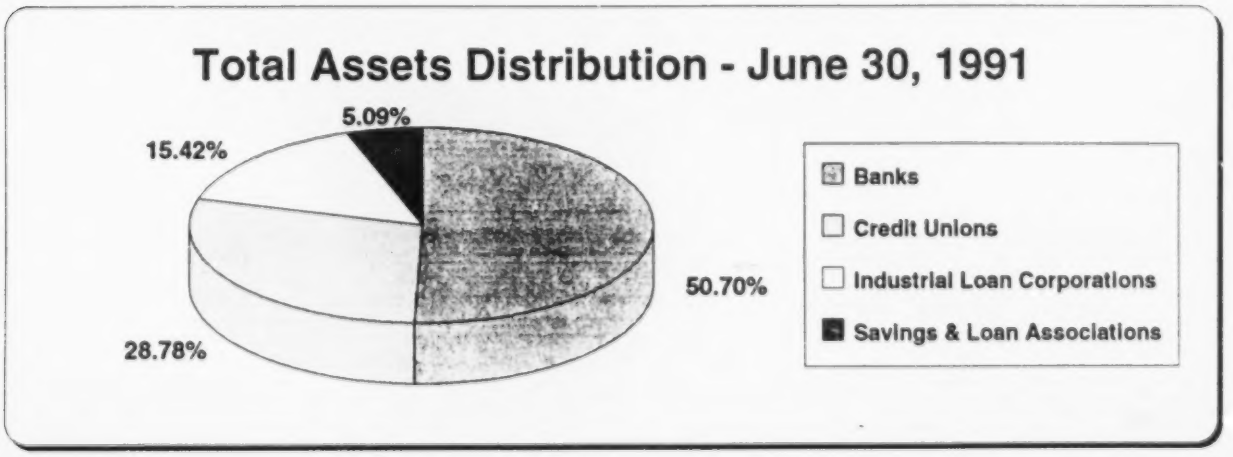
STATE OF UTAH
Department of Financial Institutions

Comparative Schedule of State Chartered Institutions as of Fiscal Year-End

Figures in Thousands

Name of Industry	June 30, 1990 Number of Institutions	June 30, 1990 Number of Branches	June 30, 1990 Total Assets	June 30, 1991 Number of Institutions	June 30, 1991 Number of Branches	June 30, 1991 Total Assets	Increase or Decrease
State Banks.....	36	162	4,201,215	33	151	4,221,015	19,800
Credit Unions.....	121	98	2,191,154	113	95	2,396,196	205,042
Industrial Loan Corporations.....	17	7	1,085,640	17	8	1,283,818	198,178
Savings/Building & Loan Associations....	4	9	454,480	4	8	423,762	(30,718)
TOTALS.....	178	276	7,932,489	167	262	8,324,791	392,302





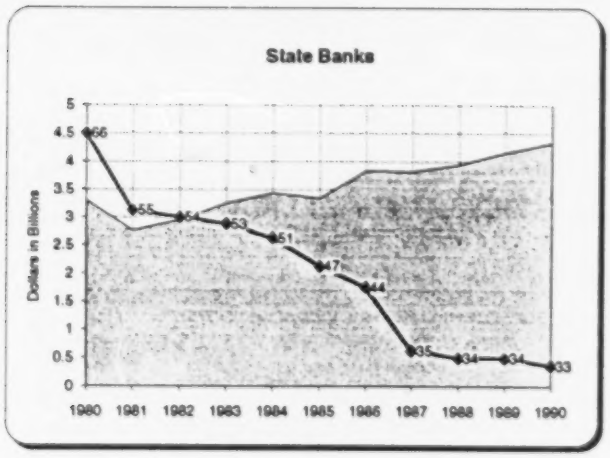
STATE OF UTAH
Department of Financial Institutions

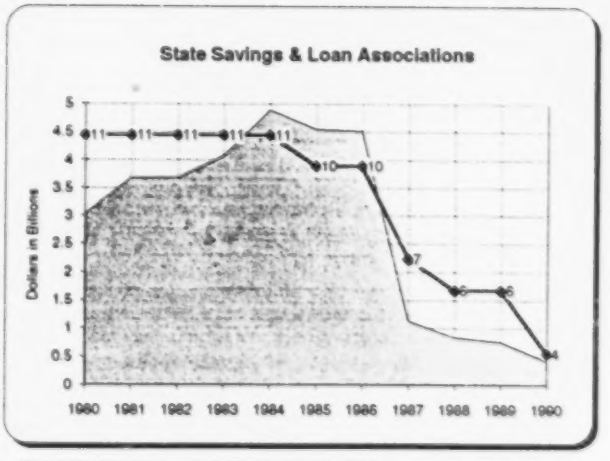
Trend of Total Assets and Number of State Chartered Institutions

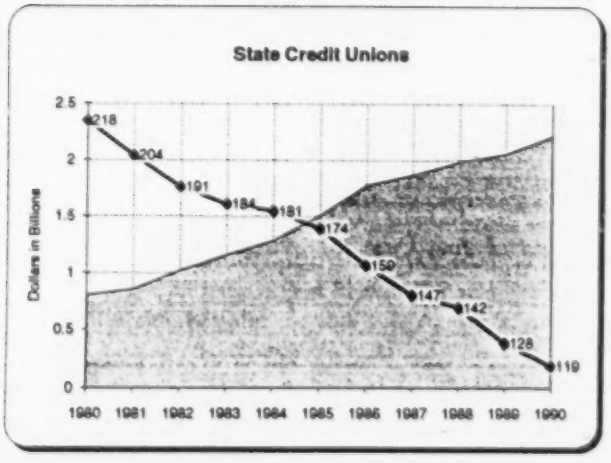
(Dollars in Thousands)

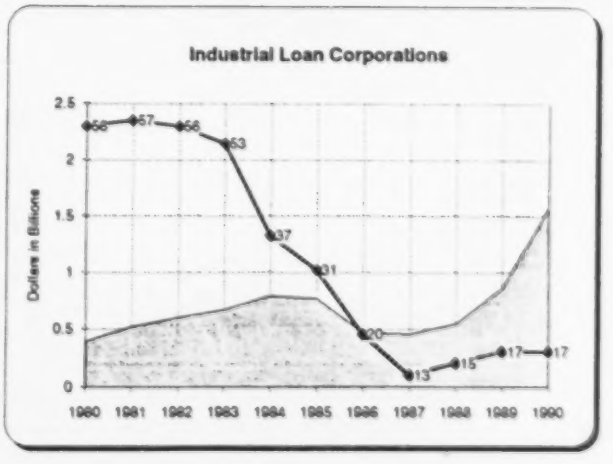
Year End	State Banks		State Credit Unions		Industrial Loan Corporations		State Savings & Loan Associations		Regulated Lenders
	No.	Assets	No.	Assets	No.	Assets	No.	Assets	No.
1980	66	3,302,942	218	801,508	56	392,495	11	3,025,707	1,864
1981	55	2,767,418	204	852,621	57	522,363	11	3,680,383	1,889
1982	54	2,947,086	191	1,017,348	56	605,140	11	3,685,213	1,795
1983	53	3,251,696	184	1,158,035	53	670,178	11	4,069,861	1,725
1984	51	3,443,857	181	1,286,642	37	793,141	11	4,893,673	1,705
1985	47	*3,348,045	174	1,506,041	31	771,516	10	4,545,514	1,616
1986	44	3,841,976	159	1,774,424	20	474,069	10	4,514,330	1,544
1987	35	3,822,698	147	1,871,258	13	456,173	7	1,129,009	1,654
1988	34	3,948,190	142	1,983,635	15	548,076	6	835,525	1,437
1989	34	4,165,540	128	2,056,860	17	858,017	6	758,365	1,398
1990	33	4,334,384	119	2,213,448	17	1,573,210	4	421,308	1,406

* Figures of Pioneer State Bank and Utah Firstbank not included - call reports not received.









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BANKS

STATE CHARTERED BANKS

June 30, 1991

Bank/Address/Tel.	City/Zip	Organized	President	Cashier
Bank of American Fork 33 East Main 756-7681	American Fork 84003	1913	Dale O. Gunther	Larry R. Miner
Bank of Ephraim 2 North Main 283-4621	Ephraim 84627-1102	1905	Donald K. Barton	Randy McArthur
Bank of Utah 2605 Washington Blvd. 621-8512	Ogden 84402	1952	Roy C. Nelson	Douglas L. DeFries
Barnes Banking Co. 33 South Main 544-3424	Kaysville 84037	1891	Curtis H. Harris	David J. Walker
Bonneville Bank 1675 N. 2nd West 374-9500	Provo 84604	1978	J. Douglas Christensen	Roger Bjarnson
Brighton Bank 7101 Highland Drive 943-6500	Salt Lake City 84121-3703	1978	James R. Fraser	Phillip C. Gibson
Cache Valley Bank 101 North Main 753-3020	Logan 84321-3917	1975	J. Gregg Miller	Ann Crawley
Capital City Bank 2200 South State St. 486-4803	Salt Lake City 84115	1977	Norton Parker	Dona C. Killian
Central Bank and Trust 202 South Main 489-9466	Springville 84663	1891	F. Calvin Packard	D. Blaine Hadley
Community First Bank 180 South State 773-8600	Clearfield 84105-1045	1917	Harold C. Steed	Cleon Johnson
Cottonwood Security Bank 3826 South 2300 East 272-9454	Salt Lake City 84109	1978	John R. Hanson	Maralyn M. Allred
Dixie State Bank 1 South Main 673-4633	St. George 84770	1970	John W. Hickman	Louise Gardner
Draper Bank and Trust 903 East 12300 South 571-3141	Draper 84020-9504	1968*	Dewey C. Bluth	Glen Cherrington

* Date converted to a state chartered bank

STATE CHARTERED BANKS

June 30, 1991

Bank/Address/Tel.	City/Zip	Organized	President	Cashier
Far West Bank 201 East Center 377-6000	Provo 84606	1975	H. Don Norton	Rick Anderson
First Professional Bank 285 West North Temple 531-0400	Salt Lake City 84103	1976	Richard P. Spencer	Jill Bischoff
Golden Spike Bank 25 North Tremont 257-3613	Tremonton 84337-1419	1984	Russell B. Webb	Nancy Curtis
Guardian State Bank 142 East 200 South 363-4057	Salt Lake City 84111	1980	Dan P. Mercer	Kathryn A. Schenk
Gunnison Valley Bank 10 South Main 528-7221	Gunnison 84634	1909	Eugene Overfelt	Marge Coates
Holladay Bank and Trust 2020 East 4800 South 272-4275	Salt Lake City 84117-5171	1973	Ronald Spratling Jr.	Marilyn McCleery
Home Credit Bank 1455 East 2100 South 487-0811	Salt Lake City 84152-6155	1979*	John G. Sorensen	Elaine J. Sorensen
Key Bank of Utah 2491 Washington Blvd. 535-1000	Ogden 84401	1925	Ross E. Kendall	Steven G. Tarbet
Lewiston State Bank 17 East Center 258-2456	Lewiston 84320-9702	1905	Rex G. Plowman	Anthony Jon Hall
State Bank of Southern Utah 26 North Main 586-9456	Cedar City 84720	1957	Kerry Jones	John R. Westwood
Sun Capital Bank 60 South 100 East 673-6177	St. George 84770-3421	1974	Daniel E. Schmutz	John W. Allen
U.S. Bank of Utah 2 East Broadway 359-9328	Salt Lake City 84111	1987*	Robert C. Dickie	Robert C. Dickie

* Date converted to a state chartered bank

STATE CHARTERED BANKS

June 30, 1991

Bank/Address/Tel.	City/Zip	Organized	President	Cashier
** USAA Credit Card Bank 2060 East 2100 South 467-1998	Salt Lake City 84109	1989	Kenneth H. Petersen	Jack M. Antonini
United Bank 5595 South State 262-7467	Murray 84107-6076	1973	Kenneth M. Stats	James S. Evans
Utah Bank and Trust 280 West 1500 South 292-6211	Bountiful 84010-7408	1967*	David L. Tayler	Gary D. Ashby
Utah Independent Bank 55 South State 529-7459	Salina 84654-1344	1977	Robert B. White Jr.	Mike Shaw
Valley Bank and Trust 185 South State 481-5000	Salt Lake City 84111	1948	Michael Danielson	Ronald E. Sperry
Valley Central Bank 14 South Main 896-9285	Richfield 84701	1972	Richard Persons	Kent V. Freeman
Wasatch Bank 1220 South 800 East 224-1111	Orem 84058	1971	Jackson Howard	Leonel E. Castillo
West One Bank 107 South Main 534-6000	Salt Lake City 84111-2005	1952*	Don I. Sauer	Lewis B. Goodwin

FOREIGN STATE CHARTERED BANK WITH BRANCHES IN UTAH

June 30, 1991

Name of Foreign State Bank/Address/Tel.	City/Zip	Organized	President
Bank of America Arizona 151 South Main Street 531-7801	Salt Lake City 84111	1990	David J. Berry

* Date converted to a state chartered bank

** Chartered as a Credit Card Bank

NATIONAL BANKS

June 30, 1991

Bank/Address/Tel.	City/Zip	Organized	President	Cashier
American Investment Bank, N.A. 529 East South Temple 322-3322	Salt Lake City 84102	1984	K. Eric Gardner	John M. Taggart
First Interstate Bank of Utah, NA 180 South Main 350-7000	Salt Lake City 84101	1859	Richard W. Kieffer	Robert Gross
First National Bank of Layton 12 South Main 544-4241	Layton 84041	1905	Ralph W. Firth	Kent Dee Smith
First National Bank of Morgan 120 North State 829-3402	Morgan 84050	1903	George N. Francis	Richard K. Sommers
First Security Bank of Utah, N.A. 2404 Washington Blvd 350-6000	Ogden 84009	1881	L. Scott Nelson	Robert L. Richardson
First Western National Bank 300 South Main 259-5961	Moab 84532	1962	Irvin D. Nightingale	Frankie. J. Nightingale
Zions First National Bank 1 South Main 524-4711	Salt Lake City 84111	1873	Harris H. Simmons	Craig Ulrich

BRANCHES OF

THIRTY-THREE STATE BANKS

ONE HUNDRED FIFTY-ONE BRANCHES

June 30, 1991

Name of Bank Branch	City	County
Bank of American Fork	American Fork	Utah
Alpine	Alpine	Utah
Bank of Ephraim	Ephraim	Sanpete
Bank of Utah	Ogden	Weber
Ben Lomond	Ogden	Weber
Clearfield	Clearfield	Davis
Redwood Road	Salt Lake City	Salt Lake
Riverdale	Riverdale	Weber
Roy	Roy	Weber
Seventh South	Salt Lake City	Salt Lake
South Ogden	South Ogden	Weber
Washington Terrace	Washington Terrace	Weber
West Temple	Salt Lake City	Salt Lake
Barnes Banking Company	Kaysville	Davis
Bonneville Bank	Provo	Utah
Brighton Bank	Salt Lake City	Salt Lake
City Center	Salt Lake City	Salt Lake
Family Place	Salt Lake City	Salt Lake
Industrial	Salt Lake City	Salt Lake
North Temple	Salt Lake City	Salt Lake
Cache Valley Bank	Logan	Cache
Capital City Bank	South Salt Lake	Salt Lake
City Center	Salt Lake City	Salt Lake
Cottonwood	Salt Lake City	Salt Lake
St. Mark's	Salt Lake City	Salt Lake
Trolley Branch	Salt Lake City	Salt Lake
West Valley	West Valley	Salt Lake
Central Bank & Trust	Springville	Utah
Mapleton	Mapleton	Utah
Orem	Orem	Utah
Payson	Payson	Utah
Provo	Provo	Utah
Riverside Plaza	Provo	Utah
Spanish Fork	Spanish Fork	Utah
Community First Bank	Clearfield	Davis
Clinton	Clinton	Davis
Layton	Layton	Davis
Sunset	Sunset	Davis
Syracuse	Syracuse	Davis
Cottonwood Security Bank	Salt Lake City	Salt Lake
Canyon Branch	Salt Lake City	Salt Lake
Dixie State Bank	St. George	Washington
Escalante	Escalante	Garfield
Hurricane	Hurricane	Washington
Parowan	Parowan	Iron
Red Cliffs	St. George	Washington

BRANCHES OF

THIRTY-THREE STATE BANKS

ONE HUNDRED FIFTY-ONE BRANCHES

June 30, 1991

Name of Bank Branch	City	County
Draper Bank and Trust	Draper	Salt Lake
Sandy	Sandy	Salt Lake
South Jordan	South Jordan	Salt Lake
West Jordan	West Jordan	Salt Lake
Far West Bank	Provo	Utah
Fairview	Fairview	Sanpete
Loa	Loa	Wayne
Mt. Pleasant	Mt. Pleasant	Sanpete
North Provo	Provo	Utah
Orem	Orem	Utah
Salem	Salem	Utah
Sandy	Sandy	Salt Lake
First Professional Bank	Salt Lake City	Salt Lake
Golden Spike Bank	Tremonton	Box Elder
North Logan	North Logan	Cache
Guardian State Bank	Salt Lake City	Salt Lake
Cottonwood Heights	Salt Lake City	Salt Lake
Kearns	Kearns	Salt Lake
Sandy	Sandy	Salt Lake
Gunnison Valley Bank	Gunnison	Sanpete
Holladay Bank & Trust	Salt Lake City	Salt Lake
Home Credit Bank	Salt Lake City	Salt Lake
Key Bank of Utah	Ogden	Weber
Beehive	Salt Lake City	Salt Lake
Bountiful	Bountiful	Davis
Brickyard	Salt Lake City	Salt Lake
Crossroads Mall	Salt Lake City	Salt Lake
Dan's 3300 South	Salt Lake City	Salt Lake
Family Center	Midvale	Salt Lake
Fashion Place	Murray	Salt Lake
Five Points	Ogden	Weber
Fourth South	Salt Lake City	Salt Lake
Grantsville	Grantsville	Tooele
Green River	Green River	Emery
Harrison	Ogden	Weber
Helper	Helper	Carbon
Kamas	Kamas	Summit
Layton	Layton	Davis
Layton Hills	Layton	Davis
Logan	Logan	Cache
Murray	Murray	Salt Lake
Newgate	South Ogden	Weber
Olympus Hills	Salt Lake City	Salt Lake
Orem	Orem	Utah
Price	Price	Carbon
Provo	Provo	Utah
Roy	Roy	Weber

BRANCHES OF

THIRTY-THREE STATE BANKS

ONE HUNDRED FIFTY-ONE BRANCHES

June 30, 1991

Name of Bank Branch	City	County
Key Bank of Utah (cont.)	Ogden	Weber
South Davis	North Salt Lake	Davis
Sugarhouse	Salt Lake City	Salt Lake
Thirty First South	Salt Lake City	Salt Lake
Tooele	Tooele	Tooele
Tremonton	Tremonton	Box Elder
Twenty First South	Salt Lake City	Salt Lake
University	Salt Lake City	Salt Lake
Washington Terrace	Washington Terrace	Weber
Waterbury	Salt Lake City	Salt Lake
Wendover	Wendover	Tooele
Lewiston State Bank	Lewiston	Cache
State Bank of Southern Utah	Cedar City	Iron
Circleville	Circleville	Piute
Kanab	Kanab	Kane
Long Valley	Orderville	Kane
South Main	Cedar City	Iron
Sun Capital Bank	St. George	Washington
Bluff	St. George	Washington
U.S. Bank of Utah	Salt Lake City	Salt Lake
USAA Credit Card Bank	Salt Lake City	Salt Lake
United Bank	Murray	Salt Lake
Utah Bank and Trust	Bountiful	Davis
Centerville	Centerville	Davis
Main Street	Salt Lake City	Salt Lake
Murray	Murray	Salt Lake
Sugarhouse	Salt Lake City	Salt Lake
Utah Independent Bank	Salina	Sevier
Beaver	Beaver	Beaver
Valley Bank & Trust Co.	Salt Lake City	Salt Lake
Alta View	Sandy	Salt Lake
Bountiful	Bountiful	Davis
Box Elder	Brigham City	Box Elder
Broadway	Salt Lake City	Salt Lake
City Center	Salt Lake City	Salt Lake
Cottonwood	Salt Lake City	Salt Lake
Delta	Delta	Millard
East 39th South	Salt Lake City	Salt Lake
East Bay	Provo	Utah
East Murray	Salt Lake City	Salt Lake
Fashion Place	Salt Lake City	Salt Lake
Foothill	Salt Lake City	Salt Lake
Fort Union	Salt Lake City	Salt Lake
Glendale	Salt Lake City	Salt Lake
Granger/Hunter	West Valley	Salt Lake
Granite Park	Salt Lake City	Salt Lake
Heber	Heber City	Wasatch
Highland Drive	Salt Lake City	Salt Lake
Holladay	Salt Lake City	Salt Lake

BRANCHES OF

THIRTY-THREE STATE BANKS

ONE HUNDRED FIFTY-ONE BRANCHES

June 30, 1991

Name of Bank Branch	City	County
Valley Bank & Trust Co. (Cont.)	Salt Lake City	Salt Lake
Midvalley	Salt Lake City	Salt Lake
Nephi	Nephi	Juab
Ogden	Ogden	Weber
Olympus	Salt Lake City	Salt Lake
Orem	Orem	Utah
Park City - Main St.	Park City	Summit
Park City - Park Ave.	Park City	Summit
Redwood Road	Salt Lake City	Salt Lake
Riverdale	Riverdale	Weber
South Salt Lake	South Salt Lake	Salt Lake
South Valley	Sandy	Salt Lake
Spanish Fork	Spanish Fork	Utah
Taylorsville	Taylorsville	Salt Lake
West Jordan	West Jordan	Salt Lake
Valley Central Bank	Richfield	Sevier
Wasatch Bank	Orem	Utah
American Fork	American Fork	Utah
Lehi	Lehi	Utah
Pleasant Grove	Pleasant Grove	Utah
Santaquin	Santaquin	Utah
West One Bank	Salt Lake City	Salt Lake
Bountiful	West Bountiful	Davis
Central	Salt Lake City	Salt Lake
City Center	Salt Lake City	Salt Lake
County	Salt Lake City	Salt Lake
Foothill Village	Salt Lake City	Salt Lake
Holladay Office	Salt Lake City	Salt Lake
Kearns	Kearns	Salt Lake
Midtown	Salt Lake City	Salt Lake
Midvale	Midvale	Salt Lake
North Salt Lake	North Salt Lake	Davis
Ogden	Ogden	Weber
Parley's Way	Salt Lake City	Salt Lake
Provo	Provo	Utah
Redwood Road	Murray	Salt Lake
Research Park	Salt Lake City	Salt Lake
Sandy	Sandy	Salt Lake
Second South & Main	Salt Lake City	Salt Lake
Seventieth South	Salt Lake City	Salt Lake
South Salt Lake	Salt Lake City	Salt Lake
SouthTowne	Sandy	Salt Lake
West Jordan	West Jordan	Salt Lake
West Valley	West Valley	Salt Lake

BRANCHES OF

ONE FOREIGN STATE CHARTERED BANK

TWO BRANCHES

June 30, 1991

Name of Bank Branch	City	State/County
Bank of America Arizona	Phoenix	Arizona
Kearns	Kearns	Salt lake
Salt Lake City	Salt Lake	Salt Lake

CHANGES IN STATE CHARTERED BANKS

STATE BANKS AND BRANCHES:	June 30, 1990	June 30, 1991
State Banks	36	33
Branches	162	151
Branches approved but not opened	1	2
Foreign State Chartered Bank Authorized	1	1
Branches	1	2

Bank Charter Approved But Not Opened:	Date Approved	Date Opened
Western Community Bank, Orem	06-17-91	

Branches Approved and Opened:	Date Approved	Date Opened
Dixie State Bank		
Red Cliffs - 1770 East Red Cliffs Dr., St. George	04-16-90	08-01-90
Key Bank of Utah		
Bountiful - 562 South Main, Bountiful	09-14-90	10-05-90
Brickyard - 3165 So. 1300 E., Salt Lake City	09-14-90	10-05-90
Fashion Place - 195 E. 6100 South, Murray	09-14-90	10-05-90
Layton Hills - 999 No. Hill Field Rd., Layton	03-05-91	05-16-91
State Bank of Southern Utah		
South Main - 397 So. Main St., Cedar City	05-09-91	06-20-91
Wasatch Bank		
American Fork - 606 East State Rd., American Fork	11-30-90	01-04-91

Branches Approved But NOT Opened:	Date Approved
Key Bank of Utah	
Taylorsville - 1950 West 4700 South, Taylorsville	10-05-90

Branches Closed:	Location	Date
Citibank (Utah)		
Bountiful	Bountiful	10-05-90
Downtown	Salt Lake City	10-05-90
Fashion Place	Murray	10-05-90
Ogden	Ogden	10-05-90
Orem	Orem	10-05-90

CHANGES IN STATE CHARTERED BANKS

Branches Closed (continued):	Location	Date
U.S. Bank of Utah		
American Fork	American Fork	02-15-91
Brigham City	Brigham City	02-15-91
Holladay	Salt Lake City	02-15-91
Logan	Logan	02-15-91
Orem	Orem	02-15-91
Price	Price	02-15-91
West Jordan	West Jordan	02-15-91
West One Bank		
Snowbird	Snowbird	05-01-91

Charter Conversion Nullified:	Date
The Home Mortgage Bank charter conversion was nullified by Federal District Court ruling. The institution reverted to Home Savings Bank, a Federal Savings Bank under RTC receivership.	07-05-90

Charter Surrender:	Date
Citibank (Utah) surrendered its banking charter, sold certain assets to Key Bank of Utah and closed three of its six locations. Key Bank of Utah assumed most of Citibank's (Utah)'s deposit liabilities and branches at Bountiful, Brickyard (former main office of Citibank) and Fashion Place.	10-05-90

Foreign State Chartered Branch in Utah:	Approved	Date Opened
Bank of America Arizona, Phoenix, Arizona		
Kearns Branch - 5471 South 4015 West, Kearns	11-21-90	02-15-91

Mergers:	Into	Date Approved	Date Completed
Deseret Bank	First Security Bank of Utah, N.A.	04-12-90	11-09-90

State Bank Members of Federal Reserve System:	Location
Bank of Ephraim	Ephraim
Bank of Utah	Ogden
Barnes Banking Company	Kaysville
Cache Valley Bank	Logan
Cottonwood Security Bank	Salt Lake City
Guardian State Bank	Kearns
Utah Independent Bank	Salina
Valley Bank and Trust Company	Salt Lake City
West One Bank	Salt Lake City

STATE CHARTERED BANKS
June 30, 1991

33 Reporting Figures in Thousands	TOTAL STATE BANKS	BANK OF AMERICAN FORK	BANK OF EPHRAIM	BANK OF UTAH	BARNES BANKING COMPANY	BONNEVILLE BANK	BRIGHTON BANK	CACHE VALLEY BANK	CAPITAL CITY BANK	CENTRAL BANK
ASSETS										
Cash and Due	270,261	4,332	1,752	9,601	3,517	1,774	4,939	1,375	9,712	5,504
Securities	941,881	48,229	3,338	22,763	50,039	76	6,881	56	14,605	35,695
Federal Funds Sold	173,583	1,000	1,650	6,000	7,277	2,700	5,800	4,675	0	900
Receivables (Net of Unearned)	2,689,045	49,107	13,982	94,355	42,216	11,310	37,205	20,339	49,231	72,169
LESS: Allowance for Losses	40,592	493	175	1,000	678	169	552	200	790	932
Assets Held in Trading Accounts	367	0	0	0	0	0	0	0	0	0
Premises and Fixed Assets	80,105	811	69	5,340	459	129	731	135	1,810	4,216
Other Real Estate Owned	30,824	496	748	361	258	77	233	210	1,209	479
Investments in Unconsolidated Subs	1	0	0	0	0	0	0	0	0	0
Customers' Liability	0	0	0	0	0	0	0	0	0	0
Intangible Assets	9,102	0	0	125	0	0	0	0	0	44
Other Assets	66,438	1,336	481	2,312	1,397	206	762	502	1,740	3,091
TOTAL ASSETS	4,221,015	104,818	21,845	139,857	104,485	16,103	55,999	27,092	77,517	121,166
LIABILITIES										
Deposits	3,460,792	91,760	18,534	121,150	88,440	14,238	49,735	25,236	68,775	106,300
Federal Funds Purchased	214,782	0	0	7,207	401	0	0	0	3,202	0
Demand Notes Issued to U.S. Treasury	12,444	0	0	1,297	0	0	0	0	0	0
Other Borrowed Money	135,680	0	0	0	0	0	73	0	0	0
Mortgage Indebtedness	4,538	0	0	0	0	0	294	36	34	0
Bank's Liability on Acceptances	0	0	0	0	0	0	0	0	0	0
Notes and Subordinated Debentures	1,226	0	0	626	0	0	0	0	0	0
Other Liabilities	49,382	576	128	1,023	681	170	509	116	405	1,117
TOTAL LIABILITIES	3,878,844	92,336	18,662	131,303	89,522	14,408	50,611	25,388	72,416	107,417
EQUITY CAPITAL										
Perpetual Preferred Stock	717	0	0	0	0	0	0	17	0	0
Common Stock	60,715	125	50	3,231	210	425	500	850	1,267	528
Surplus	143,688	2,575	600	3,527	2,464	599	1,300	131	2,303	1,572
Undivided Profits	137,051	9,782	2,533	1,796	12,289	671	3,588	706	1,531	11,649
TOTAL EQUITY CAPITAL	342,171	12,482	3,183	8,554	14,963	1,695	5,388	1,704	5,101	13,749
TOTAL LIABILITIES & EQUITY	4,221,015	104,818	21,845	139,857	104,485	16,103	55,999	27,092	77,517	121,166

STATE CHARTERED BANKS
June 30, 1991

33 Reporting Figures in Thousands	COMMUNITY FIRST BANK	COTTONWOOD SECURITY BANK	DIXIE STATE BANK	DRAPER BANK AND TRUST	FAR WEST BANK	FIRST PROFESSIONAL BANK	GOLDEN SPIKE BANK	GUARDIAN STATE BANK	GUNNISON VALLEY BANK	HOLLADAY BANK AND TRUST
ASSETS										
Cash and Due	4,300	1,619	4,888	6,675	7,294	1,035	1,262	4,046	968	1,662
Securities	37,524	2,805	16,878	18,597	8,050	0	900	328	7,994	455
Federal Funds Sold	0	2,550	6,450	7,500	5,750	2,000	1,800	4,000	1,700	2,064
Receivables (Net of Unearned)	21,392	2,510	43,704	96,847	49,569	6,547	4,985	31,159	12,058	11,866
LESS: Allowance for Losses	288	129	629	1,300	510	102	45	401	158	160
Assets Held in Trading Accounts	0	0	0	0	0	0	0	0	0	0
Premises and Fixed Assets	853	663	2,642	920	2,341	190	591	1,292	35	523
Other Real Estate Owned	157	24	543	1,945	884	0	0	375	74	173
Investments in Unconsolidated Subs	0	0	0	0	0	0	0	0	0	0
Customers' Liability	0	0	0	0	0	0	0	0	0	0
Intangible Assets	0	0	0	0	82	0	94	0	0	0
Other Assets	1,067	144	1,097	1,697	812	97	115	1,004	579	376
TOTAL ASSETS	65,005	10,186	75,573	132,881	74,272	9,767	9,702	41,803	23,250	16,959
LIABILITIES										
Deposits	54,067	9,567	69,099	122,766	68,359	8,695	8,938	38,243	20,408	15,280
Federal Funds Purchased	0	0	0	0	0	0	0	0	0	0
Demand Notes Issued to U.S. Treasury	282	0	0	1,128	0	0	0	0	228	0
Other Borrowed Money	0	0	0	0	0	0	0	0	0	0
Mortgage Indebtedness	0	0	861	19	0	0	0	0	0	0
Bank's Liability on Acceptances	0	0	0	0	0	0	0	0	0	0
Notes and Subordinated Debentures	0	0	0	0	0	0	0	0	0	0
Other Liabilities	485	51	556	959	627	53	39	313	241	107
TOTAL LIABILITIES	54,834	9,618	70,516	124,872	68,986	8,748	8,977	38,556	20,877	15,387
EQUITY CAPITAL										
Perpetual Preferred Stock	0	0	0	0	0	0	0	0	0	0
Common Stock	385	525	767	- 200	496	810	90	800	100	702
Surplus	2,100	425	970	500	2,544	1,359	810	1,840	600	183
Undivided Profits	7,686	(382)	3,320	7,309	2,246	(1,150)	(175)	607	1,673	687
TOTAL EQUITY CAPITAL	10,171	568	5,057	8,009	5,286	1,019	725	3,247	2,373	1,572
TOTAL LIABILITIES & EQUITY	65,005	10,186	75,573	132,881	74,272	9,767	9,702	41,803	23,250	16,959

STATE CHARTERED BANKS
June 30, 1991

33 Reporting Figures in Thousands	HOME CREDIT BANK	KEY BANK	LEWISTON STATE BANK	STATE BANK SOUTHERN UTAH	SUN CAPITAL BANK	UNITED BANK	USAA CREDIT CARD BANK	U.S. BANK OF UTAH	UTAH BANK AND TRUST	UTAH INDEPENDENT BANK
ASSETS										
Cash and Due	933	59,710	3,050	3,318	1,351	1,960	1,640	345	6,524	731
Securities	277	292,069	18,135	25,237	4,873	3,233	12,706	100	15,990	1,122
Federal Funds Sold	375	0	1,450	3,550	1,916	4,100	1,000	4,000	6,500	2,535
Receivables (Net of Unearned)	10,341	621,534	19,106	45,397	17,187	8,944	165,277	39,604	43,468	10,502
LESS: Allowance for Losses	156	5,444	345	851	341	230	2,695	0	509	187
Assets Held in Trading Accounts	0	0	0	0	0	0	0	0	0	0
Premises and Fixed Assets	320	13,779	114	1,768	412	751	0	21	699	387
Other Real Estate Owned	0	2,483	188	327	261	142	0	0	181	264
Investments in Unconsolidated Subs	0	0	0	0	0	0	0	0	0	0
Customers' Liability	0	0	0	0	0	0	0	0	0	0
Intangible Assets	0	3,199	0	0	66	0	0	0	0	0
Other Assets	172	17,837	825	1,178	492	205	1,935	268	878	751
TOTAL ASSETS	12,262	1,005,167	42,523	79,924	26,217	19,105	179,863	44,338	73,731	16,105
LIABILITIES										
Deposits	10,768	826,823	36,270	72,193	24,141	17,145	9,817	37,906	64,310	14,569
Federal Funds Purchased	0	101,395	0	0	0	0	0	0	0	0
Demand Notes Issued to U.S. Treasury	0	0	156	0	0	0	0	0	0	0
Other Borrowed Money	166	18	0	0	0	0	133,694	0	0	0
Mortgage Indebtedness	0	917	23	0	0	164	0	0	0	10
Bank's Liability on Acceptances	0	0	0	0	0	0	0	0	0	0
Notes and Subordinated Debentures	0	0	0	0	0	0	0	0	0	0
Other Liabilities	347	8,236	208	453	169	104	18,020	282	414	123
TOTAL LIABILITIES	11,281	937,389	36,657	72,646	24,310	17,413	161,531	38,188	64,724	14,702
EQUITY CAPITAL										
Perpetual Preferred Stock	0	0	0	0	0	700	0	0	0	0
Common Stock	500	2,625	300	228	307	450	0	875	1,343	503
Surplus	310	26,909	4,000	2,824	706	1,240	13,001	5,349	4,657	235
Undivided Profits	171	38,244	1,566	4,226	894	(698)	5,331	(74)	3,007	665
TOTAL EQUITY CAPITAL	981	67,778	5,866	7,278	1,907	1,692	18,332	6,150	9,007	1,403
TOTAL LIABILITIES & EQUITY	12,262	1,005,167	42,523	79,924	26,217	19,105	179,863	44,338	73,731	16,105

STATE CHARTERED BANKS
June 30, 1991

33 Reporting Figures in Thousands	VALLEY BANK AND TRUST	VALLEY CENTRAL BANK	WASATCH BANK	WEST ONE BANK
ASSETS				
Cash and Due	58,659	463	5,361	49,961
Securities	157,728	3,629	6,899	124,670
Federal Funds Sold	30,000	5,095	7,231	42,015
Receivables (Net of Unearned)	569,305	24,927	34,449	408,453
LESS: Allowance for Losses	12,493	404	388	7,838
Assets Held in Trading Accounts	0	0	0	367
Premises and Fixed Assets	18,866	339	1,309	17,590
Other Real Estate Owned	12,567	154	220	5,791
Investments in Unconsolidated Subs	0	0	1	0
Customers' Liability	0	0	0	0
Intangible Assets	0	0	44	5,448
Other Assets	13,173	543	502	8,864
TOTAL ASSETS	847,805	34,746	55,628	655,321
LIABILITIES				
Deposits	753,964	30,757	50,995	511,544
Federal Funds Purchased	21,514	0	0	81,063
Demand Notes Issued to U.S. Treasury	0	0	0	9,353
Other Borrowed Money	0	0	0	1,729
Mortgage Indebtedness	1,384	0	24	772
Bank's Liability on Acceptances	0	0	0	0
Notes and Subordinated Debentures	0	0	0	600
Other Liabilities	7,882	799	451	3,738
TOTAL LIABILITIES	784,744	31,556	51,470	608,799
EQUITY CAPITAL				
Perpetual Preferred Stock	0	0	0	0
Common Stock	28,277	270	485	12,491
Surplus	25,906	620	2,488	29,041
Undivided Profits	8,878	2,300	1,185	4,990
TOTAL EQUITY CAPITAL	63,061	3,190	4,158	46,522
TOTAL LIABILITIES & EQUITY	847,805	34,746	55,628	655,321

NATIONALLY CHARTERED BANKS
June 30, 1991

7 Reporting Figures in Thousands	NATIONAL BANKS	AMERICAN INVESTMENT BANK	FIRST INTERSTATE BANK	FIRST NATIONAL LAYTON	FIRST NATIONAL MORGAN	FIRST SECURITY BANK	FIRST WESTERN NATIONAL	ZIONS FIRST NATIONAL
ASSETS								
Cash and Due	850,650	21,081	75,041	4,267	2,303	274,089	917	472,952
Securities	1,444,181	4,797	278,037	13,847	3,092	652,656	14,528	477,224
Federal Funds Sold	241,501	8,788	50,000	6,400	700	75,313	1,550	98,750
Receivables (Net of Unearned)	4,745,342	123,151	461,116	27,535	14,176	2,379,356	11,787	1,728,221
LESS: Allowance for Losses	116,223	4,271	12,889	727	450	45,741	178	51,967
Assets Held in Trading Accounts	265,188	0	0	0	0	240,479	0	24,709
Premises and Fixed Assets	89,367	718	12,687	1,986	163	44,933	501	28,379
Other Real Estate Owned	30,375	462	2,187	862	6	13,116	119	13,623
Investments in Unconsolidated Subs	0	0	0	0	0	0	0	0
Customers' Liability	8,570	0	0	0	0	8,458	0	112
Intangible Assets	8,458	0	169	0	0	6,827	0	1,462
Other Assets	133,055	5,167	20,881	703	422	70,797	759	34,326
TOTAL ASSETS	7,700,464	159,893	887,229	54,873	20,412	3,720,283	29,983	2,827,791
LIABILITIES								
Deposits	5,990,168	142,210	806,705	49,080	16,896	2,769,366	27,268	2,178,643
Federal Funds Purchased	986,146	0	10,802	0	0	606,515	0	368,829
Demand Notes Issued to U.S. Treasury	22,718	0	0	0	0	22,461	257	0
Other Borrowed Money	90,628	0	0	0	0	14,715	0	75,913
Mortgage Indebtedness	2,980	0	150	7	0	0	0	2,823
Bank's Liability on Acceptances	8,570	0	0	0	0	8,458	0	112
Notes and Subordinated Debentures	11,100	0	2,700	0	0	0	0	8,400
Other Liabilities	95,739	3,804	7,172	681	141	52,232	143	31,566
TOTAL LIABILITIES	7,208,049	146,014	827,529	49,768	17,037	3,473,747	27,668	2,666,286
EQUITY CAPITAL								
Perpetual Preferred Stock	0	0	0	0	0	0	0	0
Common Stock	55,649	675	13,000	410	50	25,914	600	15,000
Surplus	139,159	7,677	16,071	2,500	400	86,660	600	25,251
Undivided Profits	297,607	5,527	30,629	2,195	2,925	133,962	1,115	121,254
TOTAL EQUITY CAPITAL	492,415	13,879	59,700	5,105	3,375	246,536	2,315	161,505
TOTAL LIABILITIES & EQUITY	7,700,464	159,893	887,229	54,873	20,412	3,720,283	29,983	2,827,791

CONSOLIDATED INCOME STATEMENT
STATE AND NATIONALLY CHARTERED BANKS
FOR THE SIX MONTH PERIOD ENDING JUNE 30, 1991

33 State and 7 National Reporting Figures in Thousands	State	National
INTEREST INCOME		
Interest & Fee Income on Loans	7,153	867
Real Estate Loans	51,424	88,659
Installment Loans	36,436	58,788
Credit Cards	16,733	19,570
Commercial	40,082	75,573
Leasing	615	7,815
Interest on Balances Due	1,091	8,905
Securities	38,289	62,769
Interest on Assets in Trading Accounts	11	9,838
Interest on Federal Funds	4,292	7,437
TOTAL INTEREST INCOME	196,126	340,221
INTEREST EXPENSE		
Transaction Accounts	10,322	16,227
Money Market Accounts	15,608	26,889
Other Savings Accounts	8,485	13,629
Time CD's Greater Than $100,000	11,936	14,041
All Other Time CD's	40,311	79,220
Foreign Deposits, Edge Agreements, IBF's	0	1,875
Federal Funds Purchased	6,112	25,245
Demand Notes to U.S. Treasury	4,339	6,842
Interest on Mortgages	230	144
Notes & Debentures	68	603
TOTAL INTEREST EXPENSE	97,411	184,715
NET INTEREST INCOME	98,715	155,506
Provision for Loan Loss	15,060	24,067
NONINTEREST INCOME		
Fiduciary Accounts	520	9,285
Service Charges	14,073	22,163
Fees on Trading Accounts	3	1,353
Other	12,711	29,230
TOTAL NONINTEREST INCOME	27,307	62,031
Gains (Losses) on Securities	1,632	1,493
NONINTEREST EXPENSE		
Salaries & Employee Benefits	36,264	51,824
Premises & Fixed Assets	11,851	13,370
Other	36,187	72,031
TOTAL NONINTEREST EXPENSE	84,302	137,225
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS	28,292	57,738
Applicable Income Taxes	8,517	19,844
Extraordinary Items (Net of Taxes)	153	0
NET INCOME	19,928	37,894

STATE CHARTERED BANKS
December 31, 1990

33 Reporting Figures in Thousands	TOTAL STATE BANKS	BANK OF AMERICAN FORK	BANK OF EPHRAIM	BANK OF UTAH	BARNES BANKING COMPANY	BONNEVILLE BANK	BRIGHTON BANK	CACHE VALLEY BANK	CAPITAL CITY BANK	CENTRAL BANK AND TRUST
ASSETS										
Cash and Due	388,489	4,774	1,723	12,474	3,883	1,645	3,790	1,779	5,731	7,153
Securities	913,279	48,277	3,153	26,009	49,583	76	6,937	58	12,489	35,750
Federal Funds Sold	150,332	2,800	2,225	0	4,700	3,000	9,800	3,200	3,600	0
Receivables (Net of Unearned)	2,720,830	38,754	13,257	94,105	39,871	11,002	33,753	19,996	45,637	69,309
LESS: Allowance for Losses	37,719	464	170	944	531	162	513	123	637	700
Assets Held in Trading Accounts	561	0	0	0	0	0	0	0	0	0
Premises and Fixed Assets	79,877	821	52	5,388	481	147	847	150	1,899	4,114
Other Real Estate Owned	33,975	496	859	144	119	77	0	237	1,237	766
Investments in Unconsolidated Subs	0	0	0	0	0	0	0	0	0	0
Customers' Liability	0	0	0	0	0	0	0	0	0	0
Intangible Assets	10,167	0	0	142	0	0	0	0	0	48
Other Assets	74,593	1,230	1,029	2,374	1,794	245	758	492	1,873	3,875
TOTAL ASSETS	4,334,384	96,688	22,128	139,692	99,900	16,030	55,372	25,789	71,829	120,315
LIABILITIES										
Deposits	3,551,565	84,273	18,705	121,795	84,736	14,297	49,491	23,938	63,825	103,517
Federal Funds Purchased	255,704	0	0	6,413	232	0	0	0	2,838	2,800
Demand Notes Issued to U.S. Treasury	9,436	0	0	1,568	0	0	0	0	0	0
Other Borrowed Money	130,780	0	0	0	0	0	143	0	0	0
Mortgage Indebtedness	5,125	0	0	0	0	0	307	38	34	0
Bank's Liability on Acceptances	0	0	0	0	0	0	0	0	0	0
Notes and Subordinated Debentures	1,326	0	0	626	0	0	0	0	0	0
Other Liabilities	53,157	778	156	1,153	671	180	665	174	580	1,142
TOTAL LIABILITIES	4,007,093	85,051	18,861	131,555	85,639	14,477	50,606	24,150	67,277	107,459
EQUITY CAPITAL										
Perpetual Preferred Stock	717	0	0	0	0	0	0	17	0	0
Common Stock	60,715	125	50	3,231	210	425	500	850	1,267	528
Surplus	143,358	2,575	600	3,527	2,462	599	1,300	131	2,303	1,572
Undivided Profits	122,501	8,937	2,617	1,379	11,589	529	2,966	641	982	10,756
TOTAL EQUITY CAPITAL	327,291	11,637	3,267	8,137	14,261	1,553	4,766	1,639	4,552	12,856
TOTAL LIABILITIES & EQUITY	4,334,384	96,688	22,128	139,692	99,900	16,030	55,372	25,789	71,829	120,315

STATE CHARTERED BANKS
December 31, 1990

33 Reporting Figures in Thousands	COMMUNITY FIRST BANK	COTTONWOOD SECURITY BANK	DIXIE STATE BANK	DRAPER BANK AND TRUST	FAR WEST BANK	FIRST PROFESSIONAL BANK	GOLDEN SPIKE BANK	GUARDIAN STATE BANK	GUNNISON VALLEY BANK	HOLLADAY BANK AND TRUST
ASSETS										
Cash and Due	5,930	1,274	7,559	8,619	6,285	795	1,276	3,853	935	1,431
Securities	37,022	3,111	14,814	19,194	6,637	0	1,100	136	6,688	467
Federal Funds Sold	1,400	3,150	5,540	4,300	7,000	3,300	1,500	4,440	3,700	325
Receivables (Net of Unearned)	20,854	3,171	43,411	93,333	46,991	6,154	3,884	28,639	11,082	12,632
LESS: Allowance for Losses	272	128	546	1,171	413	103	31	355	142	124
Assets Held in Trading Accounts	0	0	0	0	0	0	0	0	0	0
Premises and Fixed Assets	908	698	2,761	960	2,287	188	604	1,256	32	533
Other Real Estate Owned	167	27	693	1,907	1,628	0	0	425	101	175
Investments in Unconsolidated Subs	0	0	0	0	0	0	0	0	0	0
Customers' Liability	0	0	0	0	0	0	0	0	0	0
Intangible Assets	0	0	0	0	88	0	105	0	0	0
Other Assets	911	97	1,420	1,548	708	119	96	726	468	503
TOTAL ASSETS	66,920	11,400	75,652	128,690	71,211	10,453	8,534	39,120	22,864	15,942
LIABILITIES										
Deposits	56,500	10,682	69,546	119,530	65,511	9,464	7,742	35,426	20,045	14,277
Federal Funds Purchased	0	0	0	0	0	0	0	0	0	0
Demand Notes Issued to U.S. Treasury	343	0	0	1,057	0	0	0	0	213	0
Other Borrowed Money	0	0	0	0	0	0	0	0	0	0
Mortgage Indebtedness	0	0	868	24	0	0	0	0	0	0
Bank's Liability on Acceptances	0	0	0	0	0	0	0	0	0	0
Notes and Subordinated Debentures	0	0	0	0	0	0	0	0	0	0
Other Liabilities	446	61	618	886	659	51	41	565	284	140
TOTAL LIABILITIES	57,289	10,743	71,032	121,497	66,170	9,515	7,783	35,991	20,542	14,417
EQUITY CAPITAL										
Perpetual Preferred Stock	0	0	0	0	0	0	0	0	0	0
Common Stock	385	525	767	200	496	810	90	800	100	702
Surplus	2,100	425	970	500	2,544	1,359	810	1,840	600	183
Undivided Profits	7,146	(293)	2,883	6,493	2,001	(1,231)	(149)	489	1,622	640
TOTAL EQUITY CAPITAL	9,631	657	4,620	7,193	5,041	938	751	3,129	2,322	1,525
TOTAL LIABILITIES & EQUITY	66,920	11,400	75,652	128,690	71,211	10,453	8,534	39,120	22,864	15,942

STATE CHARTERED BANKS
December 31, 1990

33 Reporting Figures in Thousands	HOME CREDIT BANK	KEY BANK	LEWISTON STATE BANK	STATE BANK SOUTHERN UTAH	SUN CAPITAL BANK	UNITED BANK	USAA CREDIT CARD BANK	U.S. BANK OF UTAH	UTAH BANK AND TRUST	UTAH INDEPENDENT BANK
ASSETS										
Cash and Due	839	81,525	5,363	3,953	2,043	3,420	3,563	708	9,206	1,024
Securities	278	290,837	18,427	25,400	4,353	1,102	3,389	100	15,539	721
Federal Funds Sold	550	0	4,500	1,300	0	5,527	0	2,750	8,000	3,385
Receivables (Net of Unearned)	9,536	641,737	17,274	43,643	17,124	10,410	151,573	59,265	40,212	9,827
LESS: Allowance for Losses	150	6,640	320	832	278	290	1,896	498	469	187
Assets Held in Trading Accounts	0	0	0	0	0	0	0	0	0	0
Premises and Fixed Assets	325	12,453	120	1,532	327	768	0	92	703	396
Other Real Estate Owned	0	2,690	0	426	342	32	0	324	225	281
Investments in Unconsolidated Subs	0	0	0	0	0	0	0	0	0	0
Customers' Liability	0	0	0	0	0	0	0	0	0	0
Intangible Assets	0	3,783	0	0	67	0	0	0	0	0
Other Assets	167	22,895	746	1,081	766	179	1,696	749	1,270	281
TOTAL ASSETS	11,545	1,049,280	46,110	76,503	24,744	21,148	158,325	63,490	74,686	15,728
LIABILITIES										
Deposits	10,130	847,169	40,084	69,090	22,477	19,233	9,157	44,981	65,148	14,232
Federal Funds Purchased	0	126,762	0	0	250	0	0	0	0	0
Demand Notes Issued to U.S. Treasury	0	0	56	0	0	0	0	0	0	0
Other Borrowed Money	150	11	0	0	0	0	118,715	10,649	0	0
Mortgage Indebtedness	0	941	31	0	0	180	0	0	0	11
Bank's Liability on Acceptances	0	0	0	0	0	0	0	0	0	0
Notes and Subordinated Debentures	0	0	0	0	0	0	0	0	0	0
Other Liabilities	335	10,552	352	535	194	120	14,866	594	966	181
TOTAL LIABILITIES	10,615	985,435	40,523	69,625	22,921	19,533	142,738	56,224	66,114	14,424
EQUITY CAPITAL										
Perpetual Preferred Stock	0	0	0	0	0	700	0	0	0	0
Common Stock	500	2,625	300	228	307	450	0	875	1,343	503
Surplus	300	26,909	3,700	2,824	706	1,240	13,001	5,349	4,657	217
Undivided Profits	130	34,311	1,587	3,826	810	(775)	2,586	1,042	2,572	584
TOTAL EQUITY CAPITAL	930	63,845	5,587	6,878	1,823	1,615	15,587	7,266	8,572	1,304
TOTAL LIABILITIES & EQUITY	11,545	1,049,280	46,110	76,503	24,744	21,148	158,325	63,490	74,686	15,728

STATE CHARTERED BANKS
December 31, 1990

33 Reporting Figures in Thousands	VALLEY BANK AND TRUST	VALLEY CENTRAL BANK	WASATCH BANK	WEST ONE BANK
ASSETS				
Cash and Due	128,867	577	5,814	60,678
Securities	154,703	5,860	6,364	114,705
Federal Funds Sold	30,000	6,749	4,791	18,800
Receivables (Net of Unearned)	604,297	24,660	30,823	424,614
LESS: Allowance for Losses	11,958	404	340	5,928
Assets Held in Trading Accounts	0	0	0	561
Premises and Fixed Assets	19,178	355	1,321	18,181
Other Real Estate Owned	15,584	168	252	4,593
Investments in Unconsolidated Subs	0	0	0	0
Customers' Liability	0	0	0	0
Intangible Assets	0	0	36	5,898
Other Assets	14,499	618	771	8,609
TOTAL ASSETS	955,170	38,583	49,832	650,711
LIABILITIES				
Deposits	844,063	34,765	45,106	512,630
Federal Funds Purchased	39,261	0	0	77,148
Demand Notes Issued to U.S. Treasury	0	0	0	6,199
Other Borrowed Money	0	0	0	1,112
Mortgage Indebtedness	1,823	55	24	789
Bank's Liability on Acceptances	0	0	0	0
Notes and Subordinated Debentures	0	0	0	700
Other Liabilities	7,964	734	900	5,614
TOTAL LIABILITIES	893,111	35,554	46,030	604,192
EQUITY CAPITAL				
Perpetual Preferred Stock	0	0	0	0
Common Stock	28,277	270	485	12,491
Surplus	25,906	620	2,488	29,041
Undivided Profits	7,876	2,139	829	4,987
TOTAL EQUITY CAPITAL	62,059	3,029	3,802	46,519
TOTAL LIABILITIES & EQUITY	955,170	38,583	49,832	650,711

NATIONALLY CHARTERED BANKS
December 31, 1990

7 Reporting Figures in Thousands	NATIONAL BANKS	AMERICAN INVESTMENT BANK	FIRST INTERSTATE BANK	FIRST NATIONAL LAYTON	FIRST NATIONAL MORGAN	FIRST SECURITY BANK	FIRST WESTERN NATIONAL	ZIONS FIRST NATIONAL
ASSETS								
Cash and Due	934,634	10,844	99,548	5,583	1,913	355,292	1,355	460,099
Securities	1,434,466	1,190	305,983	12,134	2,576	603,498	17,656	491,429
Federal Funds Sold	189,579	7,200	0	5,800	700	88,408	800	86,671
Receivables (Net of Unearned)	5,057,347	111,567	495,431	30,506	16,039	2,352,121	9,298	2,042,385
LESS: Allowance for Losses	114,094	4,042	12,904	993	300	42,836	174	52,845
Assets Held in Trading Accounts	136,173	0	0	0	0	127,830	0	8,343
Premises and Fixed Assets	89,858	583	13,782	2,026	164	44,598	504	28,201
Other Real Estate Owned	31,236	593	1,408	907	53	10,773	156	17,346
Investments in Unconsolidated Subs	0	0	0	0	0	0	0	0
Customers' Liability	6,462	0	0	0	0	6,364	0	98
Intangible Assets	8,124	0	220	0	0	6,927	0	977
Other Assets	144,455	5,700	19,758	871	445	74,668	670	42,343
TOTAL ASSETS	7,918,240	133,635	923,226	56,834	21,590	3,627,643	30,265	3,125,047
LIABILITIES								
Deposits	6,140,085	118,894	836,034	51,058	17,988	2,874,050	27,813	2,214,248
Federal Funds Purchased	846,778	0	15,924	0	0	413,248	0	417,606
Demand Notes Issued to U.S. Treasury	25,537	0	0	0	0	25,395	142	0
Other Borrowed Money	309,645	0	0	0	0	19,227	0	290,418
Mortgage Indebtedness	3,096	0	152	8	0	70	0	2,866
Bank's Liability on Acceptances	6,462	0	0	0	0	6,364	0	98
Notes and Subordinated Debentures	16,102	0	2,700	0	0	5,002	0	8,400
Other Liabilities	97,405	2,184	12,996	675	134	43,675	177	37,564
TOTAL LIABILITIES	7,445,110	121,078	867,806	51,741	18,122	3,387,031	28,132	2,971,200
EQUITY CAPITAL								
Perpetual Preferred Stock	50	0	0	0	50	0	0	0
Common Stock	55,599	675	13,000	410	0	25,914	600	15,000
Surplus	139,159	7,677	16,071	2,500	400	86,660	600	25,251
Undivided Profits	278,322	4,205	26,349	2,183	3,018	128,038	933	113,596
TOTAL EQUITY CAPITAL	473,130	12,557	55,420	5,093	3,468	240,612	2,133	153,847
TOTAL LIABILITIES & EQUITY	7,918,240	133,635	923,226	56,834	21,590	3,627,643	30,265	3,125,047

CONSOLIDATED INCOME STATEMENT
STATE AND NATIONALLY CHARTERED BANKS
FOR THE TWELVE MONTH PERIOD ENDING DECEMBER 31, 1990

33 State and 7 National Reporting
Figures in Thousands

	State	National
INTEREST INCOME		
Interest & Fee Income on Loans	29,340	1,807
Real Estate Loans	110,548	169,340
Installment Loans	71,938	133,346
Credit Cards	10,898	39,865
Commercial	86,878	177,059
Leasing	1,319	7,843
Interest on Balances Due	2,586	42,014
Securities	66,871	85,176
Interest on Assets in Trading Accounts	40	19,551
Interest on Federal Funds	11,814	27,513
TOTAL INTEREST INCOME	392,232	703,514
INTEREST EXPENSE		
Transaction Accounts	20,077	31,562
Money Market Accounts	34,755	61,397
Other Savings Accounts	16,988	24,301
Time CD's Greater Than $100,000	29,989	38,423
All Other Time CD's	81,259	157,606
Foreign Deposits, Edge Agreements, IBF's	0	5,562
Federal Funds Purchased	17,781	82,194
Demand Notes to U.S. Treasury	7,117	4,952
Interest on Mortgages	578	351
Notes & Debentures	145	1,540
TOTAL INTEREST EXPENSE	208,689	407,888
NET INTEREST INCOME	183,543	295,626
Provision for Loan Loss	23,002	50,724
NONINTEREST INCOME		
Fiduciary Accounts	1,578	18,182
Service Charges	27,209	39,695
Fees on Trading Accounts	110	4,059
Other	23,152	47,828
TOTAL NONINTEREST INCOME	52,049	109,764
Gains (Losses) on Securities	(554)	(503)
NONINTEREST EXPENSE		
Salaries & Employee Benefits	71,089	98,004
Premises & Fixed Assets	23,850	25,201
Other	64,688	134,603
TOTAL NONINTEREST EXPENSE	159,627	257,808
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS	52,409	96,355
Applicable Income Taxes	17,206	30,273
Extraordinary Items (Net of Taxes)	827	65
NET INCOME	36,030	66,147

CREDIT UNIONS

STATE CHARTERED CREDIT UNIONS

June 30, 1991

Name/Address/Tel.	City/Zip	Organized	President
A. F. Hospital Credit Union 170 North 1100 East 763-3537	American Fork 84003-9787	1964	Dawn Harding
Acorn Credit Union P.O. Box 27208, 1760 W. 2100 So. 972-4426	Salt Lake City 84127-0208	1940	Jan DeLuca
Alpine Credit Union P.O. Box 217, 1510 N. State St. 225-0256	Orem 84057-0217	1955	Jay L. Stokes
AMCOR Employees Credit Union 2255 South 2700 West 731-6517	Ogden 84401-3066	1959	Craig A. Phillips
America First Credit Union P.O. Box 9199, 1344 W. 4675 S. 627-0900	Ogden 84409-0199	1939	James J. Dawson
American Paper Employees Credit Union P.O. Box 30038, 1000 So. 500 W. 973-2600	Salt Lake City 84130	1959	Ted H. Weese
Associated Credit Union P.O. Box 30430, 1812 So. Empire Rd. 973-4400	Salt Lake City 84130-0430	1954	M. Ben West
Bailey, Inc. Employees Credit Union 4110 South 3340 East 486-5174	Salt Lake City 84124	1963	Weldon J. Richman
Balance Rock Credit Union P.O. Box 120, 70 So. Main St. 472-3994	Helper 84526-0120	1937	Lorene A. Smith
Beehive State Employees Credit Union 1467 South Main 484-8811	Salt Lake City 84115-5390	1954	Walter J. Wickens
Big Valley Credit Union 16968 So. 1400 West 254-0171	Bluffdale 84065	1978	Violet Jenson
Blue Cross-Blue Shield Employees Credit Union P.O. Box 30270, 2455 Parleys Way 481-6571	Salt Lake City 84130-0270	1961	Susan Bushman

STATE CHARTERED CREDIT UNIONS

June 30, 1991

Name/Address/Tel.	City/Zip	Organized	President
Carbon Credit Union P. O. Box 719, 745 E. 200 So. 637-2443	Price 84501-0719	1968	Richard A. Bracken
Catholic Community Credit Union 1700 South 2300 West #153 973-7225	Salt Lake City 84104-2755	1980	Oilver Ulibarri
Chevron-West Credit Union P.O. Box 25117, 2351 N. 1100 W. 539-7379	Salt Lake City 84125-0117	1950	Douglas G. Gurr
Coca-Cola Employees Credit Union P.O. Box 1647, 875 So. West Temple 530-5300	Salt Lake City 84110	1964	Charles E. Wimmer
Columbia Iron Mine Employess Credit Union P.O. Box 721, 59 North 100 West 586-9771	Cedar City 84720-0721	1944	Grant C. Seegmiller
Corporate Central Credit Union P.O. Box 27433, 1805 So. Redwood Rd. 973-9573	Salt Lake City 84127	1978	Wayne F. Barnes
Credit Union One P.O. Box 65775, 3226 So. Main St. 487-0371	Salt Lake City 84165-0775	1974	Grant Behrmann
Cyprus Credit Union 3505 South 8400 West 250-5858	Magna 84044-2212	1935	Sandra J. DeLuca
Davis Credit Union P.O. Box 59, 56 East 200 North 544-5525	Kaysville 84037-1953	1957	Suzanne G. Curran
Davis Schools Credit Union 225 South 200 West 451-5064	Farmington 84025-9758	1956	Neale C. Davis
Deseret First Credit Union 147 North 200 West 538-0537	Salt Lake City 84103-1596	1955	Kris J. Mecham
Deseret News Employees Credit Union P.O. Box 26042, 1377 So. Redwood Rd. 972-1116	Salt Lake City 84126-0092	1946	Janette Mack
Diamond Credit Union P. O. Box 15065, 1734 Major 485-0301	Salt Lake City 84115-0065	1957	Robert W. Budd

STATE CHARTERED CREDIT UNIONS

June 30, 1991

Name/Address/Tel.	City/Zip	Organized	President
Doctor's Credit Union 967 E. 4800 So., Suite 1 268-9754	Salt Lake City 84117	1983	Carolyn Pratt
EIMAC Salt Lake Employees Credit Union 1678 So. Pioneer Road 972-5000	Salt Lake City 84104-4205	1980	Mary Ann Sparenberg
Employees of Granite Mill & Fixture Co. Credit Union 2200 South Main Street 467-3222	Salt Lake City 84115	1954	Ken Rasmussen
Employees of Quality Linen Credit Union 1024 South 200 West 364-7786	Salt Lake City 84101-3003	1965	Ralph Bahr
Employment Security Employees Credit Union P.O. Box 11249, 174 Social Hall Ave. 533-2754	Salt Lake City 84147	1940	Klare S. Oliver
EMSCO Credit Union 4376 South 3035 East 272-4917	Salt Lake City 84124	1955	Eloise Goodyear
Exchange Credit Union P.O. Box 11364, 125 So. State St. 532-3729	Salt Lake City 84147-0364	1952	Carol J. Anderson
Firefighters Credit Union 124 West 1400 South 487-3219	Salt Lake City 84115-5227	1929	Steven G. Leffler
GSL Credit Union P.O. Box 1190, 765 N. 10500 W. 731-3100	Ogden 84404	1971	Scott Mumford
Galigher Employees Credit Union 830 South 500 West 359-8545	Salt Lake City 84101-2803	1953	Shirley V. White
Garfield Credit Union 9024 West 2700 South 250-5411	Magna 84044-1002	1950	Gerald Hepper
Goldenwest Credit Union P.O. Box 1111, 147 - 26th Street 621-4550	Ogden 84402	1966	Monte M. Call
Grand County Credit Union P.O. Box 1047, 50 East Center 259-6665	Moab 84532-1047	1957	Judith A. Pierce

STATE CHARTERED CREDIT UNIONS

June 30, 1991

Name/Address/Tel.	City/Zip	Organized	President
Granite District Credit Union 441 East 3900 South 262-6424	Salt Lake City 84107-1897	1935	Carl M. Stott
Hafer's Employees Credit Union 1563 South 300 West 487-6474	Salt Lake City 84126	1960	Mel Josephson
Health Care Credit Union 769 East South Temple 321-1645	Salt Lake City 84102	1975	Scot Baumgartner
Hercules Credit Union P.O. Box 26977, 3141 W. 4700 So. 968-9011	Salt Lake City 84126-0977	1973	Brent R. W. Holmes
Hi-Land Credit Union 175 East 6100 South 261-8909	Murray 84107-6514	1957	Janice Mitchell
Industrial Supply Employees Credit Union 1635 South 300 West 484-8644	Salt Lake City 84115-5107	1964	James C. Holmes
Jordan Credit Union P.O. Box 1888, 9260 South 300 East 566-4195	Sandy 84019-1888	1950	James Hofeling
Kings Peak Credit Union 855 East 200 North (112-9) 722-3795	Roosevelt 84066-0092	1954	William M. Fausett
Lehi Works Employees Credit Union P. O. Box 99, 515 E. Main St. 756-3144	American Fork 84003-0097	1965	Bud B. Ormond
Logan Cache Rich Credit Union 75 South 1st West 563-6882	Smithfield 84335	1963	Ray Jorgensen
Logan City Employees Credit Union P.O. Box 527, 255 N. Main Street 752-3060	Logan 84321-0527	1939	Mark Brenchley
McKay-Dee Hospital Credit Union 4700 Harrison Blvd. 476-8000	Ogden 84403	1954	John S. Palmer
Meadow Gold Employees Credit Union 3007 South West Temple, Suite I 486-4020	Salt Lake City 84115	1936	Kathryn Dell

STATE CHARTERED CREDIT UNIONS

June 30, 1991

Name/Address/Tel.	City/Zip	Organized	President
Millard County Credit Union P.O. Box 222, 44 South 100 West 743-6545	Fillmore 84631	1956	M. Dean Bennett
Moroni Feed Credit Union P. O. Box 50 436-8288	Moroni 84646	1969	Nedra A. Anderson
Mountain America Credit Union P.O. Box 45001, 660 South 200 East 521-3300	Salt Lake City 84145	1936	Gordon R. Dames
National J.A.C.L. Credit Union P. O. Box 1721, 242 So. 400 East 355-8040	Salt Lake City 84110	1943	Terrell T. Nagata
Nebo Credit Union 1620 North Main 798-3679	Spanish Fork 84660-2031	1956	Donald W. Parker
Newspaper Employees Credit Union 601 Tribune Bldg. 237-2898	Salt Lake City 84111	1931	Patricia A. Marcusen
Northwest Credit Union 4645 South 2700 West 965-1221	West Valley City 84119	1974	Gary L. Hooper
Ogden Government Employees Credit Union P.O. Box 68, 2780 Adams Ave. 399-9243	Ogden 84402-0068	1930	Joyce Schmitz
Ogden Municipal Employees Credit Union 2651 Washington Blvd. 629-8274	Ogden 84401	1948	Sher Hunt
Ogden Teachers Credit Union 3515 Grant Ave. 399-3366	Ogden 84403	1932	Claire A. Nielsen
P & S Credit Union 2250 S. Redwood Road 973-0575	Salt Lake City 84119	1980	Vanene McShane
Pacific Pipe Credit Union P. O. Box 166, 96 East Center 489-3603	Springville 84663-0166	1954	Sherman E. Huff
Peoples Electric Power Credit Union 8722 South 300 West 566-1238	Sandy 84070	1982	James W. Webb, Jr.

STATE CHARTERED CREDIT UNIONS

June 30, 1991

Name/Address/Tel.	City/Zip	Organized	President
Phillips Wasatch Credit Union P. O. Box 666 298-1024	Bountiful 84011	1940	Robin C. Carbaugh
Pioneer Credit Union 1799 S. Pioneer Road 972-5850	Salt Lake City 84104	1957	Fred S. Rico
Presto Credit Union 1210 East 200 South 258-2431	Lewiston 84320	1977	Gaylene Stone
Primary Hospital Credit Union 100 No. Medical Dr. 588-2115	Salt Lake City 84113-1100	1955	Sharon Balle
Provo City Employees Credit Union P. O. Box 873, 251 West 800 North 373-7170	Provo 84063	1941	Gary Miner
Provo Police & Fire Department Credit Union 601 West Columbia Lane 377-5634	Provo 84604-2447	1949	Reed T. Lindsay
Provo Postal Credit Union 125 East 300 South, #207 374-5856	Provo 84601-4419	1961	Donald Keele
Provo School District Credit Union 815 North Freedom Blvd. 375-2120	Provo 84604	1956	Teresa A. Voorhees
S E A Credit Union P O Box 355, 55 No. 300 East 529-7737	Richfield 84701-0355	1957	Dee Wayne Jolley
Salt Lake Board of Realtors Credit Union 2970 East 3300 South 266-7673	Salt Lake City 84109-2143	1962	Gerald P. Werrett
Salt Lake City Credit Union P.O. Box 651115, 1380 South Main St. 486-7255	Salt Lake City 84165-1115	1941	Christopher Evenson
Salt Lake City Water Department Credit Union 1530 Jefferson Street 466-6971	Salt Lake City 84115-5272	1937	Trent S. Rodgers

STATE CHARTERED CREDIT UNIONS

June 30, 1991

Name/Address/Tel.	City/Zip	Organized	President
Salt Lake County Employees Credit Union 54 West 2100 South, Suite #1 486-9152	Salt Lake City 84115-2394	1956	J. Edwin Chapman
Salt Lake Police Credit Union 450 East 900 South 533-8400	Salt Lake City 84111	1931	Christopher Kennedy
Salt Lake Schools Credit Union 454 East 300 South 364-1000	Salt Lake City 84111-2630	1979	Steven M. Nelson
Salt Workers Credit Union AMF Box 22054, 8899 West Morton 250-6335	Salt Lake City 84122	1958	Robert W. Reilly
San Juan Credit Union P. O. Box 199, 27 South 100 East 678-2124	Blanding 84511-0199	1963	Wilbur J. Eubanks
Schreiber Employees Credit Union 885 North 600 West 752-8175	Logan 84321-3424	1978	Kenneth R. McDaniel
Snowbird Employees Credit Union P.O. Box 3, Snowbird Plaza 742-2222	Snowbird 84092	1976	Candace C. Shugart
Sorenson Employees Credit Union 4455 Atherton Drive 264-1489	Salt Lake City 84123-2504	1967	Susan B. Baird
South Sanpete Credit Union 191 North 200 East, Box 471 283-4364	Ephriam 84627-0471	1956	G. Stanley Black
Southwest Industrial Area Credit Union 5754 Wood Circle 266-5866	Murray 84107-6138	1956	Veva C. Andersen
Sunnyside Credit Union P.O. Box 519 888-2077	Sunnyside 84539	1948	Sandra Garcia
Sweet's Employees Credit Union 224 South 200 West 363-6707	Salt Lake City 84110	1971	Lana Armstrong
Tanner Employees Credit Union 1930 South State Street 486-2430	Salt Lake City 84115-2385	1957	Lynn Beckman

STATE CHARTERED CREDIT UNIONS

June 30, 1991

Name/Address/Tel.	City/Zip	Organized	President
Texas Gulf Potash Employees Credit Union P. O. Box 265, 50 East Center 259-7177	Moab 84532-0265	1967	Gladys Gary
Thiokol Credit Union P. O. Box 657, 707 North Main 723-5231	Brigham City 84302-0657	1958	Steve D. Christensen
Trans West Credit Union P.O. Box 65218, 37 West 1700 South 487-1692	Salt Lake City 84165-0218	1966	Marc Mikkelson
Treasury Credit Union 465 South 400 East 355-7771	Salt Lake City 84111-3302	1948	Kathryn C. Thurgood
Tri County Credit Union P.O. Box 153, 25 West 400 So. 676-2754	Panguitch 84759	1972	Nick Reynolds
Twin Peaks Credit Union 3950 South 700 East #200 268-0640	Salt Lake City 84107-3837	1979	Evan Hansen
U.N.D.C. Credit Union 27 South 100 East 678-2285	Blanding 84511	1976	Wilbur J. Eubanks
U P & L Ogden Credit Union P. O. Box 311, 2831 Wall Ave. 399-2111	Ogden 84402-0311	1974	Glen E. Morby
UCB Credit Union P. O. Box 11007, 309 E. 100 So. 298-4450	Salt Lake City 84147-0007	1975	Vickie L. Flake
USU Community Credit Union P.O. Box 1195, UMC 01, 695 E. 1000 N. 753-4080	Logan 84321	1957	Dennis Child
Uintah Credit Union P.O. Box 805, 17 Wasatch Ave. 789-8353	Vernal 84078	1955	Judy Allred
University of Utah Credit Union P.O. Box 8025, 3120 So. 1300 East 481-8800	Salt Lake City 84108	1956	Phil Janovak
Utah Associations Credit Union 1578 West 1700 South 973-9503	Salt Lake City 84104-3426	1960	Fred J. Nydegger

STATE CHARTERED CREDIT UNIONS

June 30, 1991

Name/Address/Tel.	City/Zip	Organized	President
Utah Central Credit Union #25 East 1700 South, Box 26008 487-8841	Salt Lake City 84126	1940	Donald Bleazard
Utah Chiropractors Credit Union 3129 South Main 486-8911	Salt Lake City 84115-3730	1966	Allen T. Billeter
Utah Copper Employees Credit Union 117 East State Highway 569-8100	Bingham Canyon 84006-1125	1940	Barbara Coward
Utah Oil Workers Credit Union 330 East 400 South, Suite 101 322-0854	Salt Lake City 84111	1936	Robert Chiodo
Utah Power & Light Employees Credit Union 1407 West North Temple, Rm. 149 220-4180	Salt Lake City 84140	1935	Robert E. Howell
Utah Prison Employees Credit Union P.O. Box 250 571-2300	Draper 84020-0250	1954	Ruth Reed Spuhler
Utah Schools for the Deaf & Blind 846 - 20th Street 399-9631	Ogden 84401-0406	1957	Blaine L. Seamons
Utah Valley Credit Union 310 North 100 West 377-6288	Provo 84601	1953	Ron L. Canto
Valtek Credit Union P. O. Box 2200 489-8611	Springville 84663-0903	1974	Richard A. Nelson
WASCO Credit Union P.O. Box 184, 23 West Center 654-2055	Heber City 84032-0184	1959	Grant M. Patch
Weber Credit Union 1935 West 4800 South 776-4400	Roy 84067-2626	1979	Rich Freeman

BRANCHES OF

ONE HUNDRED THIRTEEN STATE CREDIT UNIONS

NINETY-FIVE BRANCHES

June 30, 1991

Name of Credit Union / Branch	City	County
A. F. Hospital Credit Union	American Fork	Utah
Acorn Credit Union	Salt Lake City	Salt Lake
Alpine Credit Union	Orem	Utah
American Fork	American Fork	Utah
Orem	Orem	Utah
AMCOR Employees Credit Union	Ogden	Weber
America First Credit Union	Riverdale	Weber
Bountiful	Bountiful	Davis
Clearfield	Clearfield	Davis
Cottonwood	Salt Lake City	Salt Lake
Fourth East	North Ogden	Weber
Harrison Blvd	Ogden	Weber
Hill AFB Bldg 230	Layton	Davis
Hill AFB Bldg 431	Layton	Davis
Hill AFB Bldg 1235	Layton	Davis
IRS/Ogden	Ogden	Weber
Kearns	Kearns	Salt Lake
Layton	Layton	Davis
Nineteenth West	Roy	Weber
North Ogden	North Ogden	Weber
Ogden	Ogden	Weber
Plain City	Plain City	Weber
Roy	Roy	Weber
Salt Lake	Salt Lake City	
Sandy	Sandy	
Twelfth Street	Ogden	Weber
Wall Ave	Ogden	Weber
West Valley	West Valley City	Salt Lake
American Paper Employees Credit Union	Salt Lake City	Salt Lake
Associated Credit Union	Salt Lake City	Salt Lake
Bailey, Inc. Employees Credit Union	Salt Lake City	Salt Lake
Balance Rock Credit Union	Helper	Carbon
Beehive State Employees Credit Union	Salt Lake City	Salt Lake
Bountiful	Bountiful	Davis
First South	Salt Lake City	Salt Lake
Heber Wells Bldg	Salt Lake City	
International Center	Salt Lake City	Salt Lake
Kearns	Kearns	Salt Lake
North Temple	Salt Lake City	Salt Lake
State Office Building	Salt Lake City	
Twenty-First South	Salt Lake City	Salt Lake
Big Valley Credit Union	Bluffdale	Salt Lake
Blue Cross-Blue Shield Employees Credit Union	Salt Lake City	Salt Lake
Carbon Credit Union	Price	Carbon
East Carbon	East Carbon	Carbon
Catholic Community	Salt Lake City	Salt Lake
Chevron-West Credit Union	Salt Lake City	Salt Lake
Coca-Cola Employees Credit Union	Salt Lake City	Salt Lake
Columbia Iron Mine Employees Credit Union	Cedar City	Iron

BRANCHES OF

ONE HUNDRED THIRTEEN STATE CREDIT UNIONS

NINETY-FIVE BRANCHES

June 30, 1991

Name of Credit Union / Branch	City	County
Corporate Central Credit Union	Salt Lake City	Salt Lake
Credit Union One	Salt Lake City	Salt Lake
C.R. England	Salt Lake City	Salt Lake
Redwood Road	Salt Lake City	Salt Lake
Sandy	Sandy	Salt Lake
Cyprus Credit Union	Magna	Salt Lake
Redwood Road	Salt Lake City	Salt Lake
West Jordan	West Jordan	Salt Lake
Davis Credit Union	Kaysville	Davis
Davis Schools Credit Union	Farmington	Davis
Bountiful	Bountiful	Davis
Clearfield	Clearfield	Davis
Deseret First Credit Union	Salt Lake City	Salt Lake
Bountiful	Bountiful	
Murray	Murray	Salt Lake
ZCMI Center	Salt Lake City	Salt Lake
Deseret News Employees Credit Union	Salt Lake City	Salt Lake
Diamond Credit Union	Salt Lake City	Salt Lake
EIMAC Salt Lake Employees Credit Union	Salt Lake City	Salt Lake
Employees of Granite Mill & Fixtures Co.	Salt Lake City	Salt Lake
Employees Quality Linen Credit Union	Salt Lake City	Salt Lake
Employment Security Employees Credit Union	Salt Lake City	Salt Lake
Main Street	Salt Lake City	Salt Lake
EMSCO Credit Union	Salt Lake City	Salt Lake
Exchange Credit Union	Salt Lake City	Salt Lake
Firefighter's Credit Union	Salt Lake City	Salt Lake
Galigher Employees Credit Union	Salt Lake City	Salt Lake
Garfield Credit Union	Magna	Salt Lake
Redwood Road	Salt Lake City	Salt Lake
Goldenwest Credit Union	Ogden	Weber
Harrison Blvd	Ogden	Weber
Layton	Layton	Davis
No. 210	Ogden	Weber
Pennsylvania Ave	Ogden	Weber
Washington Blvd	Ogden	Weber
Grand County Credit Union	Moab	Grand
Granite Credit Union	Salt Lake City	Salt Lake
Forty-Seventh South	Salt Lake City	Salt Lake
Ninth East	Salt Lake City	Salt Lake
GSL Credit Union	Ogden	Weber
Hafer's Employees Credit Union	Salt Lake City	Salt Lake
Health Care Credit Union	Salt Lake City	Salt Lake
Alta View Hospital	Sandy	
Eighth Ave	Salt Lake City	Salt Lake
South Valley	Murray	
Hercules Credit Union	Salt Lake City	Salt Lake
Hi-Land Credit Union	Murray	Salt Lake
Industrial Supply Employees Credit Union	Salt Lake City	Salt Lake

BRANCHES OF

ONE HUNDRED THIRTEEN STATE CREDIT UNIONS

NINETY-FIVE BRANCHES

June 30, 1991

Name of Credit Union Branch	City	County
Jordan Credit Union	Sandy	Salt Lake
West Jordan	West Jordan	Salt Lake
Kings Peak Credit Union	Roosevelt	Duchesne
Lehi Works Employees Credit Union	American Fork	Utah
Logan Cache Rich Credit Union	Smithfield	Cache
Logan City Employees Credit Union	Logan	Cache
McKay-Dee Hospital Credit Union	Ogden	Weber
Morgan	Morgan	Morgan
Thirty-Ninth Street	Ogden	Weber
Thirty-First Street	Ogden	Weber
Meadow Gold Employees Credit Union	Salt Lake City	Salt Lake
Millard County Credit Union	Fillmore	Millard
Delta	Delta	Millard
Moroni Feed Credit Union	Moroni	Sanpete
Mountain America Credit Union	Salt Lake City	Salt Lake
Cedar City	Cedar City	Iron
Country Hills	Ogden	Ogden
Eighth East	Orem	Utah
Forty-Seventh South	Salt Lake City	Salt Lake
Midvale	Midvale	Salt Lake
Novell	Provo	
Richfield	Richfield	Sevier
Sandy	Sandy	Salt Lake
Second East	Salt Lake City	Salt Lake
St. George	St. George	Washington
State Street	Salt Lake City	Salt Lake
Third North	Salt Lake City	Salt Lake
Thirtieth Street	Ogden	Weber
Union Park	Midvale	Salt Lake
Washington Blvd	Ogden	Weber
National J.A.C.L. Credit Union	Salt Lake City	Salt Lake
Nebo Credit Union	Spanish Fork	Utah
Newspaper Employees Credit Union	Salt Lake City	Salt Lake
Northwest Credit Union	West Valley City	Salt Lake
Chipeta Way	Salt Lake City	
Sandy	Sandy	Salt Lake
Ogden Government Employees Credit Union	Ogden	Weber
Ogden Municipal Employees Credit Union	Ogden	Weber
Ogden Teachers Credit Union	Ogden	Weber
Pacific Pipe Credit Union	Springville	Utah
Peoples Electric Power Credit Union	Sandy	Salt Lake
Bonanza Plant	Vernal	Unitah
Phillips Wasatch Credit Union	Bountiful	Davis
Pioneer Credit Union	Salt Lake City	Salt Lake
P & S Credit Union	Salt Lake City	Salt Lake
Presto Credit Union	Lewiston	Cache
Primary Hospital Credit Union	Salt Lake City	Salt Lake
Provo City Employees Credit Union	Provo	Utah
Provo Police & Fire Department Credit Union	Provo	Utah

BRANCHES OF

ONE HUNDRED THIRTEEN STATE CREDIT UNIONS

NINETY-FIVE BRANCHES

June 30, 1991

Name of Credit Union Branch	City	County
Provo Postal Credit Union	Provo	Utah
Provo School District Credit Union	Provo	Utah
S E A Credit Union	Richfield	Sevier
Salt Lake Board of Realtors Credit Union	Salt Lake City	Salt Lake
Salt Lake City Credit Union	Salt Lake City	Salt Lake
Airport	Salt Lake City	Salt Lake
Redwood Road	Salt Lake City	Salt Lake
Second East	Salt Lake City	Salt Lake
Salt Lake City Water Department Credit Union	Salt Lake City	Salt Lake
Salt Lake County Employees Credit Union	Salt Lake City	Salt Lake
Salt Lake Police Credit Union	Salt Lake City	Salt Lake
West Valley	West Valley City	Salt Lake
Salt Lake Schools Credit Union	Salt Lake City	Salt Lake
Salt Workers Credit Union	Salt Lake City	Salt Lake
San Juan Credit Union	Blanding	San Juan
Schreiber Employees Credit Union	Logan	Cache
Snowbird Employees Credit Union	Snowbird	Salt Lake
Sorenson Employees Credit Union	Salt Lake City	Salt Lake
South Sanpete Credit Union	Ephriam	Sanpete
Southwest Industrial Area Credit Union	Murray	Salt Lake
Sunnyside Credit Union	Sunnyside	Carbon
Sweet's Employees Credit Union	Salt Lake City	Salt Lake
Tanner Employees Credit Union	Salt Lake City	Salt Lake
Texas Gulf Potash Employees Credit Union	Moab	Grand
The Doctor's Credit Union	Salt Lake City	Salt Lake
Thiokol Credit Union	Brigham City	Box Elder
Promontory	Promontory	Box Elder
Trans West Credit Union	Salt Lake City	Salt Lake
Sandy	Sandy	Salt Lake
Treasury Credit Union	Salt Lake City	Salt Lake
Tri County Credit Union	Panquitch	Garfield
Twin Peaks Credit Union	Salt Lake City	Salt Lake
UCB Credit Union	Salt Lake City	Salt Lake
UNDC Credit Union	Blanding	San Juan
UP&L Ogden Credit Union	Ogden	Weber
Uintah Credit Union	Vernal	Unitah
University of Utah Credit Union	Salt Lake City	Salt Lake
Annex	Salt Lake City	Salt Lake
Bookstore	Salt Lake City	Salt Lake
Medical Center	Salt Lake City	Salt Lake
Research Park	Salt Lake City	Salt Lake
Sandy	Sandy	Salt Lake
Thirteenth East	Salt Lake City	
USU Community Credit Union	Logan	Cache
Main	Logan	Cache
Utah Associations Credit Union	Salt Lake City	Salt Lake
Murray	Murray	Salt Lake

BRANCHES OF

ONE HUNDRED THIRTEEN STATE CREDIT UNIONS

NINETY-FIVE BRANCHES

June 30, 1991

Name of Credit Union Branch	City	County
Utah Central Credit Union	Salt Lake City	Salt Lake
Murray	Murray	Salt Lake
Price	Price	Carbon
West Valley	West Valley	Salt Lake
Utah Chiropractors Credit Union	Salt Lake City	Salt Lake
Utah Copper Employees Credit Union	Bingham Canyon	Salt Lake
Utah Oil Workers Credit Union	Salt Lake City	Salt Lake
Utah Power & Light Employees Credit Union	Salt Lake City	Salt Lake
Huntington	Huntington	Emery
Utah Prison Employees Credit Union	Draper	Salt Lake
Utah School Deaf & Blind Credit Union	Ogden	Salt Lake
Utah Valley Credit Union	Provo	Utah
Valtek Credit Union	Springville	Utah
WASCO Credit Union	Heber City	Wasatch
Weber Credit Union	Roy	Weber

CHANGES IN STATE CHARTERED CREDIT UNIONS

STATE CREDIT UNIONS AND BRANCHES:	June 30, 1990	June 30, 1991
State Chartered Credit Unions	121	113
Branches	99	95

Branches Closed:	Location	Date
Acorn Credit Union	Orem	06-14-91
Cottonwood Credit Union	Alta View Hospital	04-26-91
Mountain America Credit Union	Bountiful	12-31-90
Mountain America Credit Union	Heber Wells Bldg	12-31-90
Mountain America Credit Union	Orem	12-31-90
Mountain America Credit Union	Provo	12-31-90
Mountain America Credit Union	Redwood Road	12-31-90
Mountain America Credit Union	State Office Bldg	12-31-90
Salt Lake City Credit Union	Midvalley	12-21-90
Utah Central Credit Union	Midland	11-30-90

Branches Opened:	Location	Date
America First Credit Union	Sandy	06-30-91
Beehive State Employees Credit Union	Heber Wells Bldg	06-11-91
Beehive State Employees Credit Union	State Office Bldg	06-11-91
Deseret First Credit Union	Bountiful	03-20-91
Health Care Credit Union	Alta View Hospital	04-26-91
Health Care Credit Union	South Valley	04-26-91

Mergers:	Into	Date
Bonneville First Credit Union	Deseret First Credit Union	03-20-91
Cottonwood Credit Union	Health Care Credit Union	04-26-91
Cummins Diesel Emp. Credit Union	Salt Lake City Credit Union	05-30-91
East Bay Credit Union	Beehive State Employees Credit Union	08-15-90
Murray School District Credit Union	Granite Credit Union	08-15-91
Piping Contractors Credit Union	Utah Federal Credit Union	02-04-91
Pro of Utah Credit Union	Jordan Credit Union	02-01-91
Water & Sanatation Emp. Credit Union	Granite Credit Union	12-14-91

Name Changes:	To	Date
Granite District Credit Union	Granite Credit Union	04-01-91

STATE CHARTERED CREDIT UNIONS
June 30, 1991

113 Reporting

Figures in Dollars	TOTAL STATE CREDIT UNIONS	ACORN	ALPINE	AMCOR EMPLOYEES	AMERICA FIRST	AMERICAN FORK HOSPITAL	AMERICAN PAPER EMPLOYEES	ASSOCIATED	BAILEY INC. EMPLOYEES
ASSETS									
Cash	67,275,568	17,092	424,928	13,940	12,006,281	26,863	6,945	550,216	4,386
Loans:									
Unsecured	212,908,688	258,845	4,762,676	0	68,336,007	87,339	21,678	481,250	27,373
Auto	602,197,079	865,686	7,280,426	0	160,358,903	80,168	90,588	2,160,354	334,338
Real Estate	355,738,451	209,884	2,593,143	0	101,749,402	0	0	470,683	0
All Other to Members	168,212,842	363,462	1,107,331	118,274	27,763,210	22,155	33,873	488,595	67,147
Other	4,099,679	0	0	0	0	0	0	0	0
Total Loans	1,343,156,739	1,697,877	15,743,576	118,274	358,207,522	189,662	146,139	3,600,882	428,858
LESS: Allowance for Loans Losses	22,115,713	83,297	192,308	3,847	8,512,976	3,100	2,047	81,269	11,857
Total Investments	916,202,726	739,482	13,594,086	48,699	272,420,004	97,899	42,303	1,166,312	322,320
LESS: Allowance for Investment Losses	1,250,416	0	0	0	720,250	0	0	0	0
Land and Building (Net)	53,026,572	0	154,932	0	14,774,106	0	0	0	0
Other Real Estate Owned	2,612,005	0	5	0	89,827	0	0	0	0
Other Fixed Assets	12,428,471	24,244	148,666	0	3,637,942	874	0	11,215	0
Other Assets	24,859,837	17,780	669,612	0	11,674,129	0	199	27,458	0
TOTAL ASSETS	2,396,195,789	2,413,178	30,543,497	177,066	663,576,585	312,198	193,539	5,274,814	743,707
LIABILITIES AND EQUITY									
Deposits:									
Share Drafts	206,434,313	104,445	4,333,946	0	50,659,881	0	0	142,285	0
Regular Shares	935,706,065	990,942	12,065,926	159,813	161,618,962	257,145	173,383	3,140,076	662,770
Money Market Shares	323,540,956	222,822	4,245,973	0	149,959,386	0	0	0	0
Certificates of Deposits	489,451,213	697,744	3,939,367	0	144,199,478	0	0	0	0
IRA/KEOGH & Retirement Accounts	244,633,182	369,197	2,067,165	0	90,541,848	0	0	1,071,124	0
All Other Shares and Deposits	11,090,349	0	0	0	5,079,543	12,985	0	0	0
Total Shares and Deposits	2,210,856,078	2,385,150	26,652,377	159,813	602,059,098	270,130	173,383	4,353,485	662,770
Borrowings	7,114,827	0	0	0	491,000	0	0	0	0
Dividends and Interest Payable	9,694,849	25,462	115,636	0	2,643,321	0	0	68,256	18,736
Accounts Payable and Other Liabilities	2,741,480	7,049	40,616	124	(1,432,795)	130	0	47,367	407
Regular Reserve	75,221,921	0	1,233,142	12,912	17,104,202	23,621	9,852	343,781	32,415
Other Reserves	53,050,977	0	0	0	38,730,544	1,105	0	51,717	0
Undivided Earnings	37,515,657	(4,483)	2,501,726	4,217	3,981,215	17,212	10,304	410,208	29,379
TOTAL LIABILITIES & EQUITY	2,396,195,789	2,413,178	30,543,497	177,066	663,576,585	312,198	193,539	5,274,814	743,707

STATE CHARTERED CREDIT UNIONS
June 30, 1991

113 Reporting Figures in Dollars	BALANCE ROCK	BEEHIVE STATE EMPLOYEES	BIG VALLEY	BLUE CROSS BLUE SHIELD EMPLOYEES	CARBON	CATHOLIC COMMUNITY	CHEVRON WEST	COCA-COLA EMPLOYEES	COLUMBIA IRON MINE EMPLOYEES	CORPORATE CENTRAL
ASSETS										
Cash	44,964	1,035,322	6,134	12,960	0	13,330	1,715,152	82,324	3,650	6,959,921
Loans:										
Unsecured	200,680	2,373,092	25,975	445,175	229,819	241,921	2,551,870	184,397	13,835	40,462
Auto	1,327,042	11,644,998	116,727	1,230,817	6,121,087	343,630	7,015,088	0	338,275	0
Real Estate	0	10,826,986	150,995	75,981	2,877,934	0	2,944,662	0	47,286	0
All Other to Members	385,097	3,478,693	0	299,155	480,084	97,430	1,419,579	0	13,102	0
Other	0	823,464	268,521	0	0	0	0	0	0	0
Total Loans	1,912,819	29,147,233	562,218	2,051,128	9,708,924	682,981	13,931,199	184,397	412,498	40,462
LESS: Allowance for Loans Losses	29,569	655,985	11,484	15,288	37,687	19,102	157,465	3,953	4,050	0
Total Investments	502,026	5,186,753	159,950	835,222	2,085,449	609,810	4,236,097	4,428	41,161	230,753,658
LESS: Allowance for Investment Losses	0	0	0	12,516	0	0	32,000	0	0	0
Land and Building (Net)	0	1,967,495	0	0	202,067	0	65,399	0	0	0
Other Real Estate Owned	0	389,425	0	0	86,988	0	0	0	0	0
Other Fixed Assets	12,676	61,863	2,908	47,745	14,046	3,221	6,129	4,460	0	213,160
Other Assets	0	392,282	361	2,995	113,972	4,247	76,113	108	58	883,639
TOTAL ASSETS	2,442,916	37,524,388	720,087	2,922,246	12,173,759	1,294,487	19,840,624	271,764	453,317	238,850,840
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	103,827	2,675,972	0	97,618	1,427,358	0	1,598,441	0	0	0
Regular Shares	1,818,177	21,899,699	520,225	734,909	5,023,203	451,066	11,554,492	245,708	303,152	149,084,062
Money Market Shares	0	0	0	0	0	0	0	0	0	0
Certificates of Deposits	315,534	4,068,573	86,018	1,098,096	3,928,918	545,390	2,600,568	0	63,061	79,177,975
IRA/KEOGH & Retirement Accounts	6,000	6,004,098	87,982	552,077	936,065	177,379	2,158,524	0	0	0
All Other Shares and Deposits	222	0	0	102,256	0	0	0	0	0	0
Total Shares and Deposits	2,243,760	34,648,342	694,225	2,584,956	11,315,544	1,173,835	17,912,025	245,708	366,213	228,262,037
Borrowings	0	0	0	0	0	0	0	0	0	6,105,992
Dividends and Interest Payable	0	162,910	0	0	56,729	0	1,638	0	0	1,285,692
Accounts Payable and Other Liabilities	0	66,919	117	40,103	36,167	184	38,235	1,103	329	72,694
Regular Reserve	77,594	1,508,467	21,855	142,023	522,484	60,100	671,000	12,292	33,856	1,677,227
Other Reserves	54,651	0	2,400	0	0	0	423,000	9,347	0	300,000
Undivided Earnings	66,911	1,137,750	1,490	155,164	242,835	60,368	794,726	3,314	52,919	1,147,198
TOTAL LIABILITIES & EQUITY	2,442,916	37,524,388	720,087	2,922,246	12,173,759	1,294,487	19,840,624	271,764	453,317	238,850,840

STATE CHARTERED CREDIT UNIONS
June 30, 1991

113 Reporting Figures in Dollars	CREDIT UNION ONE	CYPRUS	DAVIS	DAVIS SCHOOLS	DESERET FIRST	DESERET NEWS EMPLOYEES	DIAMOND	DOCTORS	EIMAC SALT LAKE EMPLOYEES	EMPLOYEES GRANITE MILL
ASSETS										
Cash	2,590,142	669,449	99	136,702	2,014,474	293,015	226,695	1,175,185	44,703	6,273
Loans:										
Unsecured	2,053,270	11,458,478	42,627	4,698,992	5,216,090	223,997	175,967	0	0	6,687
Auto	8,156,878	26,685,487	728,015	9,013,166	13,634,724	1,190,923	2,327,973	0	0	0
Real Estate	6,913,634	14,128,233	81,819	3,208,663	9,844,855	479,419	1,832,037	0	478,280	0
All Other to Members	1,630,608	6,429,457	71,858	2,363,252	3,134,765	176,804	756,129	0	2,407,504	49,479
Other	0	0	0	0	0	0	0	0	0	0
Total Loans	18,754,390	58,701,655	924,319	19,284,073	31,830,434	2,071,143	5,092,106	0	2,885,784	56,166
LESS: Allowance for Loans Losses	341,486	817,526	17,809	99,766	1,129,629	45,034	43,504	0	44,431	1,543
Total Investments	6,287,310	20,395,094	45,111	6,079,082	23,946,996	40,694	2,044,056	2,226	1,289,136	23,984
LESS: Allowance for Investment Losses	0	0	0	0	0	0	0	0	0	0
Land and Building (Net)	926,621	1,542,937	0	889,243	1,399,131	0	121,532	0	13,978	0
Other Real Estate Owned	125,500	42,794	0	0	307,483	0	124,170	0	0	0
Other Fixed Assets	163,262	670,450	2,681	267,653	309,926	15,874	16,668	1,497	13,817	0
Other Assets	205,513	470,823	404	146,086	567,701	9,068	46,242	1,293	280	0
TOTAL ASSETS	28,711,252	81,675,676	954,805	26,703,073	59,246,516	2,384,760	7,627,965	1,180,201	4,203,267	84,880
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	2,131,775	7,312,678	0	3,709,758	11,452,332	0	534,139	0	309,940	0
Regular Shares	9,038,341	38,676,633	775,665	14,103,842	23,718,241	1,047,344	1,709,221	0	2,006,675	62,775
Money Market Shares	4,221,449	10,618,541	0	0	5,517,306	14,516	688,944	0	0	0
Certificates of Deposits	5,699,173	7,004,632	94,464	3,483,334	10,178,749	793,510	3,143,382	1,146,500	1,318,724	0
IRA/KEOGH & Retirement Accounts	4,821,914	9,501,845	15,750	3,055,893	5,680,574	0	1,095,947	4,692	16,363	0
All Other Shares and Deposits	0	0	7,110	422,149	0	228,465	237,446	0	160,910	0
Total Shares and Deposits	25,912,652	73,114,329	892,989	24,774,976	56,547,202	2,083,835	7,409,079	1,151,192	3,812,612	62,775
Borrowings	0	0	3,963	0	46,177	0	0	0	0	0
Dividends and Interest Payable	124,400	808,905	3,543	43,864	203,042	0	57,821	6,357	60,586	0
Accounts Payable and Other Liabilities	38,354	224,672	2,762	17,285	151,717	15,987	18,916	0	3,505	46
Regular Reserve	1,218,510	3,911,918	46,272	1,090,878	1,325,066	156,568	132,371	9,191	202,096	10,583
Other Reserves	1,309,646	0	0	81,537	0	36,000	0	0	0	0
Undivided Earnings	107,690	3,615,852	5,276	694,533	973,312	92,370	9,778	13,461	124,468	11,476
TOTAL LIABILITIES & EQUITY	28,711,252	81,675,676	954,805	26,703,073	59,246,516	2,384,760	7,627,965	1,180,201	4,203,267	84,880

STATE CHARTERED CREDIT UNIONS
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113 Reporting Figures in Dollars	EMPLOYEES QUALITY LINEN	EMPLOYMENT SECURITY EMPLOYEES	EMSCO	EXCHANGE	FIRE-FIGHTERS	GSL	GALIGHER EMPLOYEES	GARFIELD	GOLDENWEST	GRAND COUNTY
ASSETS										
Cash	12,403	556,824	21,247	45	12,000	55,886	34,044	567,329	3,726,925	33,260
Loans:										
Unsecured	2,113	521,072	0	141,041	899,280	55,178	85,558	687,956	10,991,044	71,368
Auto	65,300	2,685,884	127,026	696,565	2,675,971	119,164	540,285	2,788,873	21,251,169	672,385
Real Estate	0	1,873,460	0	29,525	2,382,679	0	142,893	727,635	17,812,288	8,541
All Other to Members	14,724	1,211,018	117,797	56,151	1,754,428	0	59,909	477,325	16,598,694	116,145
Other	0	0	0	0	76,899	0	0	0	1,533	0
Total Loans	82,137	6,291,434	244,823	923,282	7,789,257	174,342	828,645	4,681,789	66,654,728	868,439
LESS: Allowance for Loans Losses	1,579	31,848	500	5,221	82,891	2,709	10,001	71,386	1,158,658	32,225
Total Investments	1,868	1,076,559	163,345	391,648	3,791,386	7,998	132,681	2,178,210	37,271,246	527,898
LESS: Allowance for Investment Losses	0	0	9,068	0	0	0	0	0	0	0
Land and Building (Net)	0	0	0	0	147,704	0	0	269,194	2,966,867	0
Other Real Estate Owned	0	0	0	0	0	0	0	0	146,426	0
Other Fixed Assets	0	31,282	5,634	4,358	30,305	0	7,225	12,700	283,793	10,490
Other Assets	1,806	10,047	319	5,037	93,921	0	4,477	52,052	1,004,170	0
TOTAL ASSETS	96,635	7,934,298	425,800	1,319,149	11,781,682	235,517	997,071	7,689,888	110,895,497	1,407,862
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	0	482,253	0	0	870,724	0	0	386,287	9,189,660	0
Regular Shares	81,749	3,230,824	168,210	823,849	4,809,194	192,829	864,973	4,975,481	41,191,654	1,113,933
Money Market Shares	0	0	0	0	0	0	0	0	13,291,078	0
Certificates of Deposits	0	1,910,002	179,307	155,996	3,364,319	0	50,198	1,172,754	23,923,248	0
IRA/KEOGH & Retirement Accounts	0	1,717,747	0	52,752	1,327,913	0	0	658,144	11,467,837	110,487
All Other Shares and Deposits	0	0	0	164,108	356	0	0	0	26,612	0
Total Shares and Deposits	81,749	7,340,826	347,517	1,196,705	10,372,506	192,829	915,171	7,192,666	99,090,089	1,224,420
Borrowings	0	0	0	0	0	0	0	0	0	0
Dividends and Interest Payable	0	21,128	0	4,543	46,183	0	1,303	12,906	850,183	1,433
Accounts Payable and Other Liabilities	43	14,364	0	1,160	34,891	0	517	22,534	439,136	2,277
Regular Reserve	11,938	340,981	25,722	62,876	929,000	21,884	55,027	261,515	6,893,202	51,721
Other Reserves	0	150,000	0	45,624	15,114	0	25,029	1,371	2,738,699	11,221
Undivided Earnings	2,905	66,999	52,561	8,241	383,988	20,804	24	198,896	884,188	116,790
TOTAL LIABILITIES & EQUITY	96,635	7,934,298	425,800	1,319,149	11,781,682	235,517	997,071	7,689,888	110,895,497	1,407,862

STATE CHARTERED CREDIT UNIONS
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113 Reporting

Figures in Dollars	GRANITE	HAFER'S EMPLOYEES	HEALTH CARE	HERCULES	HI-LAND	INDUSTRIAL SUPPLY EMPLOYEES	JORDAN	KINGS PEAK	LEHI WORKS EMPLOYEES	LOGAN CACHE RICH
ASSETS										
Cash	1,704,560	7,078	1,955,337	182,720	44,284	9,035	1,029,254	60	28,197	0
Loans:										
Unsecured	4,109,332	4,743	3,477,314	1,536,385	336,063	31,316	3,344,374	153,660	46,090	76,870
Auto	21,152,153	56,285	4,610,693	6,579,109	3,283,174	0	13,990,421	344,727	468,481	2,535,201
Real Estate	8,995,061	0	2,875,854	1,254,756	1,327,221	0	4,246,483	72,932	39,264	0
All Other to Members	7,990,268	0	1,273,569	0	0	149,610	2,321,736	73,316	148,934	519,144
Other	731,254	0	0	2,188,085	0	0	0	0	0	0
Total Loans	42,978,068	61,028	12,237,430	11,558,335	4,946,458	180,926	23,903,014	644,635	702,769	3,131,215
LESS: Allowance for Loans Losses	876,109	2,675	249,369	101,491	52,475	3,008	95,671	8,054	21,585	4,661
Total Investments	22,754,434	42,055	3,674,457	10,505,586	2,096,673	2,885	7,845,305	192,335	171,302	633,141
LESS: Allowance for Investment Losses	0	0	0	0	0	0	10,804	0	0	0
Land and Building (Net)	1,954,784	0	718,615	786,511	0	0	802,927	0	8,443	0
Other Real Estate Owned	0	0	0	0	0	0	0	23,845	0	0
Other Fixed Assets	402,823	109	116,784	221,245	8,892	0	282,418	11,779	0	5,210
Other Assets	81,667	0	163,775	33,424	0	0	128,902	2,261	4,066	0
TOTAL ASSETS	69,000,227	107,595	18,617,029	23,186,330	7,043,832	189,838	33,885,345	866,861	893,192	3,764,905
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	9,228,286	94,840	2,460,762	2,393,609	0	0	2,721,824	0	0	0
Regular Shares	22,395,930	0	11,256,172	6,702,232	5,564,882	145,125	10,914,636	521,613	203,149	3,277,795
Money Market Shares	14,570,517	0	0	2,729,155	0	0	4,129,500	220,138	0	0
Certificates of Deposits	9,556,545	0	1,627,301	4,940,869	0	0	10,081,883	0	379,269	0
IRA/KEOGH & Retirement Accounts	7,187,474	0	2,036,516	4,708,839	816,445	0	3,545,681	59,537	213,377	0
All Other Shares and Deposits	621,747	0	0	0	0	0	0	0	0	0
Total Shares and Deposits	63,560,499	94,840	17,380,751	21,474,704	6,381,327	145,125	31,393,524	801,288	795,795	3,277,795
Borrowings	28,355	0	0	0	0	0	0	0	0	0
Dividends and Interest Payable	0	0	16,875	220,319	0	0	199,743	10,332	2,903	0
Accounts Payable and Other Liabilities	100,695	0	209,635	20,171	4,372	225	40,364	838	1,264	32
Regular Reserve	3,009,910	9,173	393,859	833,453	297,735	15,703	1,152,306	20,713	61,282	164,432
Other Reserves	2,107,430	2,000	0	130,736	15,000	1,250	0	0	2,350	1,879
Undivided Earnings	193,338	1,582	615,909	506,947	345,398	27,535	1,099,408	33,690	29,598	320,767
TOTAL LIABILITIES & EQUITY	69,000,227	107,595	18,617,029	23,186,330	7,043,832	189,838	33,885,345	866,861	893,192	3,764,905

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113 Reporting Figures in Dollars	LOGAN CITY EMPLOYEES	MCKAY-DEE HOSPITAL	MEADOW GOLD EMPLOYEES	MILLARD COUNTY	MORONI FEED	MOUNTAIN AMERICA	NATIONAL J.A.C.L.	NEBO	NEWSPAPER EMPLOYEES	NORTHWEST
ASSETS										
Cash	33,263	256,205	16,746	171,477	12,261	7,894,401	547,071	61,401	0	180,287
Loans:										
Unsecured	0	1,638,714	113,418	545,819	804,376	27,521,848	1,769,987	341,972	609,582	1,207,737
Auto	0	4,705,670	1,650,027	2,904,017	1,672,229	74,067,914	5,137,299	3,956,113	1,152,634	4,190,373
Real Estate	0	2,769,601	21,425	2,069,591	2,726,833	62,165,430	39,387	1,608,876	0	11,800,624
All Other to Members	572,757	2,557,291	0	1,546,323	597,207	29,769,994	968,239	1,749,911	1,056,940	2,044,647
Other	0	0	0	0	0	0	0	0	0	0
Total Loans	572,757	11,671,276	1,784,870	7,065,750	5,800,645	193,525,186	7,914,912	7,656,872	2,819,156	19,243,381
LESS: Allowance for Loans Losses	20,479	116,713	13,218	114,306	21,821	2,872,954	80,901	60,000	22,429	527,640
Total Investments	87,272	8,102,522	168,141	942,361	2,086,168	60,468,509	4,542,596	2,293,009	3,183,820	5,454,530
LESS: Allowance for Investment Losses	0	70,242	0	0	0	0	0	0	0	0
Land and Building (Net)	505	191,563	0	346,224	0	12,969,314	48,712	213,565	0	131,789
Other Real Estate Owned	0	0	0	47,573	5,400	500,266	0	0	0	76,427
Other Fixed Assets	731	393,490	5,624	19,925	8,556	1,900,002	25,623	31,279	27,753	95,175
Other Assets	545	188,876	2,290	87,337	41,633	2,907,190	79,678	32,484	30,350	187,660
TOTAL ASSETS	674,594	20,616,977	1,964,453	8,566,341	7,932,842	277,291,914	13,077,691	10,228,610	6,038,650	24,841,609
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	0	2,358,203	0	990,922	0	37,733,840	0	0	0	2,804,654
Regular Shares	541,311	6,113,953	1,348,230	3,702,203	5,738,400	73,039,053	9,680,216	7,964,249	3,326,180	10,084,637
Money Market Shares	0	4,314,952	0	121,660	0	56,021,059	0	0	0	694,886
Certificates of Deposits	0	4,906,805	0	2,385,571	0	76,546,089	690,000	0	450,924	4,389,220
IRA/KEOGH & Retirement Accounts	0	1,540,037	270,493	1,223,121	1,172,332	19,302,508	1,098,359	956,673	1,878,322	6,077,230
All Other Shares and Deposits	78,742	0	0	0	584,421	1,082,798	0	0	23,831	217,957
Total Shares and Deposits	620,053	19,233,950	1,618,723	8,423,477	7,495,153	263,725,347	11,468,575	8,920,922	5,679,257	24,268,584
Borrowings	0	0	0	0	3	294,693	0	0	0	0
Dividends and Interest Payable	0	188,138	0	74,008	0	184,093	9,713	0	0	58,888
Accounts Payable and Other Liabilities	0	85,352	0	34,086	3	1,203,123	11,049	7,761	5,278	21,371
Regular Reserve	38,246	862,410	100,080	24,726	280,474	10,104,189	600,100	459,724	220,063	404,220
Other Reserves	1,209	0	14,361	0	12,000	0	648,931	0	84,052	0
Undivided Earnings	15,086	247,127	231,289	10,044	145,209	1,780,469	339,323	840,203	50,000	88,546
TOTAL LIABILITIES & EQUITY	674,594	20,616,977	1,964,453	8,566,341	7,932,842	277,291,914	13,077,691	10,228,610	6,038,650	24,841,609

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113 Reporting Figures in Dollars	OGDEN GOV'T EMPLOYEES	OGDEN MUNICIPAL EMPLOYEES	OGDEN TEACHERS	P & S	PACIFIC PIPE	PEOPLES ELECTRIC POWER	PHILLIPS WASATCH	PIONEER	PRESTO	PRIMARY HOSPITAL
ASSETS										
Cash	280,852	1,528,508	401,365	9,977	1,168,668	0	51,309	1,793,915	40,314	0
Loans:										
Unsecured	4,879,626	1,149,368	741,269	282,681	198,837	65,626	291,621	765,578	10,534	331,809
Auto	10,262,398	4,795,140	1,830,095	905,746	3,557,178	472,352	1,221,608	5,778,876	129,710	1,792,033
Real Estate	3,940,753	1,987,796	889,239	441,928	774,678	0	395,439	1,234,449	0	0
All Other to Members	4,840,068	260,796	352,654	759,528	482,957	107,672	74,364	817,836	13,025	137,447
Other	0	0	0	0	0	0	0	0	0	0
Total Loans	23,922,845	8,193,100	3,813,257	2,389,883	5,013,650	645,650	1,983,032	8,596,739	153,269	2,261,289
LESS: Allowance for Loans Losses	174,248	150,073	32,940	19,440	11,743	16,377	10,316	105,332	4,303	34,768
Total Investments	5,682,934	4,448,015	763,383	1,430,542	788,835	141,080	1,115,273	3,942,616	5,461	385,511
LESS: Allowance for Investment Losses	0	0	0	0	0	0	0	0	0	0
Land and Building (Net)	1,054,096	79,262	0	0	229,765	0	0	260,740	0	0
Other Real Estate Owned	0	57,621	0	0	0	0	0	0	0	0
Other Fixed Assets	197,124	30,497	15,596	35,390	48,740	86	2,498	52,085	0	1,200
Other Assets	250,403	117,333	16,930	4,150	59,251	9,291	18,155	75,533	3,747	0
TOTAL ASSETS	31,214,006	14,304,263	4,977,591	3,850,502	7,297,166	779,730	3,159,951	14,616,296	198,488	2,613,232
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	2,344,288	875,677	0	373,119	414,547	0	0	1,713,462	0	0
Regular Shares	9,695,959	3,545,131	3,403,981	2,449,750	3,206,813	442,714	1,281,419	4,580,143	145,594	1,131,507
Money Market Shares	7,890,909	3,835,059	0	0	0	0	0	3,612,756	0	0
Certificates of Deposits	5,564,244	1,800,226	0	323,132	1,772,507	155,843	786,104	1,148,597	29,801	810,100
IRA/KEOGH & Retirement Accounts	3,266,860	2,738,612	456,804	388,937	1,319,612	0	823,876	2,914,287	0	329,149
All Other Shares and Deposits	0	843	401,173	3,818	0	103,865	0	43,020	0	0
Total Shares and Deposits	28,762,260	12,795,548	4,261,958	3,538,756	6,713,479	702,422	2,891,399	14,012,265	175,395	2,270,756
Borrowings	0	0	0	0	0	0	0	0	0	0
Dividends and Interest Payable	327,753	93,011	0	15,484	31,379	7,501	7,687	28,135	0	36,564
Accounts Payable and Other Liabilities	167,513	48,621	5,007	4,966	20,370	741	0	40,505	308	3,088
Regular Reserve	1,354,683	558,590	173,616	182,068	308,756	37,798	125,399	596,895	12,258	175,453
Other Reserves	0	0	257	55,438	31,413	0	0	0	0	0
Undivided Earnings	601,797	808,493	536,753	53,790	191,769	31,268	135,466	(61,504)	10,527	127,371
TOTAL LIABILITIES & EQUITY	31,214,006	14,304,263	4,977,591	3,850,502	7,297,166	779,730	3,159,951	14,616,296	198,488	2,613,232

STATE CHARTERED CREDIT UNIONS
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113 Reporting Figures in Dollars	PROVO CITY EMPLOYEES	PROVO POLICE & FIRE DEPT.	PROVO POSTAL	PROVO SCHOOL DISTRICT	S E A	SALT LAKE BOARD OF REALTORS	SALT LAKE CITY	SALT LAKE CITY WATER DEPARTMENT	SALT LAKE COUNTY EMPLOYEES	SALT LAKE POLICE
ASSETS										
Cash	541,933	47,353	213,312	134,530	81,624	25,257	613,125	21,111	653	52,561
Loans:										
Unsecured	131,485	109,319	341,943	1,200,554	114,889	17,743	4,354,519	128,021	286,622	894,451
Auto	1,517,764	1,146,025	1,401,012	3,894,061	691,923	307,126	10,347,721	186,267	1,757,070	2,644,570
Real Estate	321,488	4,547	809,831	2,249,673	112,347	190,181	10,580,922	0	0	1,069,377
All Other to Members	185,832	100,077	436,886	0	84,818	36,845	1,183,940	106,660	198,538	371,372
Other	0	0	0	0	0	0	0	0	0	0
Total Loans	2,156,569	1,360,068	2,989,672	7,344,288	1,003,977	551,895	26,467,102	420,948	2,242,230	4,979,770
LESS: Allowance for Loans Losses	35,290	11,531	74,633	40,408	1,439	3,628	337,923	8,202	42,881	48,116
Total Investments	42,139	64,164	834,299	2,298,670	125,941	129,112	4,507,575	86,040	2,173,810	2,225,391
LESS: Allowance for Investment Losses	0	0	0	0	3,272	0	0	0	0	0
Land and Building (Net)	0	0	0	554,879	0	0	1,120,271	0	0	200,106
Other Real Estate Owned	0	0	16,548	0	0	0	52,077	0	0	0
Other Fixed Assets	29,755	7,196	9,925	102,392	7,436	0	142,889	268	11,150	73,454
Other Assets	0	1,340	22,929	90,884	0	9,695	208,973	1,345	8,368	121,939
TOTAL ASSETS	2,735,106	1,468,590	4,012,052	10,485,235	1,214,267	712,331	32,774,089	521,510	4,393,330	7,605,105
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	0	0	0	640,415	0	0	3,480,872	0	0	553,442
Regular Shares	1,661,565	1,351,960	3,140,653	5,847,344	1,078,220	655,621	15,325,550	476,170	3,964,302	2,043,507
Money Market Shares	0	0	0	1,202,950	0	0	1,026,326	0	0	1,705,386
Certificates of Deposits	498,807	0	6,000	0	0	0	6,094,633	0	0	1,582,710
IRA/KEOGH & Retirement Accounts	332,832	0	280,933	1,615,414	0	0	3,555,712	0	0	1,321,031
All Other Shares and Deposits	22,104	0	0	8,771	0	0	414,427	0	0	0
Total Shares and Deposits	2,515,308	1,351,960	3,427,586	9,314,894	1,078,220	655,621	29,897,520	476,170	3,964,302	7,206,076
Borrowings	0	0	0	0	0	0	59,846	0	0	0
Dividends and Interest Payable	28,553	0	62,588	49,442	0	0	120,213	0	0	0
Accounts Payable and Other Liabilities	4,686	2,515	2,142	17,957	549	417	117,364	3,415	4,152	10,960
Regular Reserve	118,358	88,319	191,200	403,710	102,000	33,679	869,684	23,585	152,350	236,509
Other Reserves	21,733	7,357	6,056	60,593	0	0	0	0	0	29,025
Undivided Earnings	46,468	18,439	322,480	638,639	33,498	22,614	1,709,462	18,340	272,526	122,535
TOTAL LIABILITIES & EQUITY	2,735,106	1,468,590	4,012,052	10,485,235	1,214,267	712,331	32,774,089	521,510	4,393,330	7,605,105

STATE CHARTERED CREDIT UNIONS
June 30, 1991

113 Reporting

Figures in Dollars	SALT LAKE SCHOOLS	SALT WORKERS	SAN JUAN	SCHREIBER EMPLOYEES	SNOWBIRD EMPLOYEES	SORENSON EMPLOYEES	SOUTH SANPETE	SOUTHWEST INDUSTRIAL AREA	SUNNYSIDE	SWEET'S EMPLOYEES
ASSETS										
Cash	286,950	121,742	4,281	0	16,640	70	9,279	4,181	156,880	9,234
Loans:										
Unsecured	1,561,021	0	19,987	148,507	40,019	159,309	13,154	0	48,395	17,940
Auto	2,750,069	0	217,289	288,876	120,369	877,346	133,273	22,810	1,041,296	120,678
Real Estate	871,464	0	53,368	186,421	0	0	0	0	261,584	- 0
All Other to Members	626,603	361,342	247,917	169,392	28,378	40,326	50,391	12,083	167,751	0
Other	0	0	0	0	0	0	0	0	0	0
Total Loans	5,809,157	361,342	538,561	793,196	188,766	1,076,981	196,818	34,893	1,519,026	138,618
LESS: Allowance for Loans Losses	20,551	13,054	7,245	9,562	3,063	14,924	2,011	3,494	12,162	10,933
Total Investments	4,186,088	39,043	25,552	471,939	44,572	416,663	161,969	67,002	461,049	10,925
LESS: Allowance for Investment Losses	0	0	0	0	0	0	0	0	0	0
Land and Building (Net)	205,368	0	0	0	0	0	0	0	0	0
Other Real Estate Owned	0	0	0	0	0	0	0	0	15,707	0
Other Fixed Assets	40,551	4,670	4,696	4,369	0	30	0	0	12,604	0
Other Assets	61,189	0	1,373	990	667	1,139	0	150	2,053	7,033
TOTAL ASSETS	10,568,752	513,743	567,218	1,260,932	247,582	1,479,959	366,055	102,732	2,155,157	154,877
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	618,599	0	0	0	0	0	0	0	0	0
Regular Shares	9,345,283	328,030	496,806	526,397	227,637	1,227,181	326,400	94,781	1,776,780	145,384
Money Market Shares	0	0	0	0	0	0	0	0	0	0
Certificates of Deposits	11,000	0	6,300	228,398	0	50,795	0	0	0	0
IRA/KEOGH & Retirement Accounts	0	0	0	375,717	0	89,631	0	0	197,785	0
All Other Shares and Deposits	0	0	4,543	16,322	0	0	0	0	0	282
Total Shares and Deposits	9,974,882	328,030	507,649	1,146,834	227,637	1,367,607	326,400	94,781	1,974,565	145,666
Borrowings	0	0	0	0	0	0	0	0	0	0
Dividends and Interest Payable	391	0	0	4,889	0	7,655	0	0	0	0
Accounts Payable and Other Liabilities	(29,336)	0	299	2,755	0	8,278	0	0	887	120
Regular Reserve	372,564	42,452	33,429	44,016	18,277	63,377	18,170	4,716	108,882	3,240
Other Reserves	0	147	0	0	0	17,567	63	0	10,436	0
Undivided Earnings	250,251	143,114	25,841	62,438	1,668	15,475	21,422	3,235	60,387	5,851
TOTAL LIABILITIES & EQUITY	10,568,752	513,743	567,218	1,260,932	247,582	1,479,959	366,055	102,732	2,155,157	154,877

STATE CHARTERED CREDIT UNIONS
June 30, 1991

113 Reporting Figures in Dollars	TANNER EMPLOYEES	TEXAS GULF POTASH EMPLOYEES	THIOKOL	TRANS WEST	TREASURY	TRI COUNTY	TWIN PEAKS	U N D C	U P & L OGDEN	UCB
ASSETS										
Cash	553,209	0	133,376	114,626	687,801	20,898	1,525	9,345	76,001	19,654
Loans:										
Unsecured	0	28,243	1,607,947	951,125	658,713	30,573	92,255	1,697	136,646	28,269
Auto	0	104,755	7,510,186	9,502,472	1,210,527	84,630	1,233,026	49,656	1,793,532	15,102
Real Estate	0	0	644,299	6,233,168	1,173,045	0	554,686	0	201,652	0
All Other to Members	628,915	30,029	956,410	2,522,085	276,437	8,358	359,108	27,108	68,460	0
Other	0	0	0	0	0	0	0	0	0	9,923
Total Loans	628,915	163,027	10,718,842	19,208,850	3,318,722	123,561	2,239,075	78,461	2,200,290	53,294
LESS: Allowance for Loans Losses	9,279	1,888	56,048	222,679	9,688	5,424	6,893	2,212	6,908	2,295
Total Investments	77,847	159,245	3,006,498	5,760,107	897,404	74,801	1,088,544	3,416	199,093	1,212
LESS: Allowance for Investment Losses	0	0	0	0	0	0	0	0	0	0
Land and Building (Net)	0	10	463,223	700,270	0	0	0	0	0	0
Other Real Estate Owned	0	0	58,097	208	0	0	0	0	0	0
Other Fixed Assets	0	0	89,934	91,598	11,934	0	11,939	0	2,515	0
Other Assets	13,266	0	52,291	260,593	13,307	0	7,324	5,628	9,977	(561)
TOTAL ASSETS	1,263,958	320,394	14,466,213	25,913,573	4,919,480	213,836	3,341,514	94,638	2,480,968	71,304
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	0	232,263	1,363,581	2,229,428	1,463	0	0	0	0	0
Regular Shares	1,083,000	0	7,814,733	7,737,849	2,647,489	168,878	1,251,111	80,468	2,202,018	57,803
Money Market Shares	0	0	0	4,308,708	0	0	0	0	0	0
Certificates of Deposits	80,681	0	3,165,786	8,933,810	514,307	0	1,084,240	0	0	0
IRA/KEOGH & Retirement Accounts	0	0	962,993	1,512,834	1,110,987	0	466,463	0	0	0
All Other Shares and Deposits	0	0	99,861	154,231	0	0	348,367	0	0	30
Total Shares and Deposits	1,163,681	232,263	13,406,954	24,876,860	4,274,246	168,878	3,150,181	80,468	2,202,018	57,833
Borrowings	0	0	0	0	0	0	0	0	0	0
Dividends and Interest Payable	0	0	80,053	94,276	435	5,441	0	0	41,538	637
Accounts Payable and Other Liabilities	892	619	34,282	80,165	7,651	63	3,703	80	3,499	0
Regular Reserve	32,125	22,225	502,460	600,456	229,794	16,457	118,310	9,013	119,423	5,253
Other Reserves	0	10,018	395,960	0	370,000	19,458	0	0	0	7,537
Undivided Earnings	67,260	55,269	46,504	261,816	37,354	3,539	69,320	5,077	114,490	44
TOTAL LIABILITIES & EQUITY	1,263,958	320,394	14,466,213	25,913,573	4,919,480	213,836	3,341,514	94,638	2,480,968	71,304

STATE CHARTERED CREDIT UNIONS
June 30, 1991

113 Reporting

Figures in Dollars	USU COMMUNITY	UINTAH	UNIVERSITY OF UTAH	UT SCHOOL FOR DEAF AND BLIND	UTAH ASSOCIATIONS	UTAH CENTRAL	UTAH CHIROPRACTORS	UTAH COPPER EMPLOYEES	UTAH OIL WORKERS	UTAH POWER AND LIGHT EMPLOYEES
ASSETS										
Cash	609,788	0	2,414,327	27,641	8,999	4,969,280	8,970	231,736	82,936	53,624
Loans:										
Unsecured	4,545,869	310,449	9,860,709	59,293	293,384	4,941,041	0	253,510	351,263	3,091,652
Auto	10,763,431	164,345	23,566,084	535,330	1,580,003	9,651,185	87,548	2,581,370	4,447,921	9,932,321
Real Estate	6,184,027	11,749	6,579,559	0	548,573	9,467,049	0	1,779,428	35,747	7,231,819
All Other to Members	3,715,576	475,698	8,555,800	73,608	0	3,975,148	157,954	2,379,814	1,101,820	1,964,150
Other	0	0	0	0	0	0	0	0	0	0
Total Loans	25,208,903	962,241	48,562,152	668,231	2,421,960	28,034,423	245,502	6,994,122	5,936,751	22,219,942
LESS: Allowance for Loans Losses	177,592	1,759	528,319	13,936	38,056	273,761	12,213	56,507	20,571	125,140
Total Investments	8,756,760	182,558	32,013,389	192,569	1,844,000	13,544,089	39,211	9,488,285	4,030,437	12,764,341
LESS: Allowance for Investment Losses	0	0	0	9,946	67,331	0	0	314,987	0	0
Land and Building (Net)	495,396	0	1,863,535	0	0	2,013,985	0	23,814	0	0
Other Real Estate Owned	5,000	0	28,099	0	75,377	105,850	0	0	0	55,443
Other Fixed Assets	192,535	5,602	992,795	2,095	26,889	436,478	2,618	7,297	53,064	2,763
Other Assets	1,342,117	881	406,946	0	27,603	289,517	0	72,093	185,700	357,143
TOTAL ASSETS	36,432,907	1,149,523	85,752,924	866,654	4,299,441	49,119,861	284,088	16,445,853	10,268,317	35,328,116
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	8,029,248	0	18,443,513	0	439,295	3,455,791	0	0	10,121	0
Regular Shares	13,428,783	900,326	32,093,021	792,682	2,234,050	20,817,988	180,368	9,599,690	7,805,568	32,028,129
Money Market Shares	737,149	0	14,989,081	0	0	7,380,263	0	0	0	0
Certificates of Deposits	9,101,318	158,470	5,321,607	0	559,185	8,589,273	0	2,706,153	43,364	0
IRA/KEOGH & Retirement Accounts	1,962,120	0	8,871,909	0	738,112	6,970,750	97,138	3,057,191	16,680	0
All Other Shares and Deposits	160,810	0	236,627	0	0	0	0	0	19,223	0
Total Shares and Deposits	33,419,428	1,058,796	79,955,758	792,682	3,970,642	47,214,065	277,506	15,363,034	7,894,956	32,028,129
Borrowings	84,798	0	0	0	0	0	0	0	0	0
Dividends and Interest Payable	0	17,415	0	0	15,889	278,900	0	7,307	0	580,227
Accounts Payable and Other Liabilities	(4,696)	437	273,142	330	12,009	119,009	0	2,216	24,237	70,317
Regular Reserve	1,094,301	27,790	2,272,927	50,062	114,431	1,175,180	6,582	255,475	500,000	1,204,717
Other Reserves	84,379	0	3,088,126	0	0	68,000	0	0	1,390,174	0
Undivided Earnings	1,754,697	45,085	162,971	23,580	186,470	264,707	0	817,821	458,950	1,444,726
TOTAL LIABILITIES & EQUITY	36,432,907	1,149,523	85,752,924	866,654	4,299,441	49,119,861	284,088	16,445,853	10,268,317	35,328,116

STATE CHARTERED CREDIT UNIONS
June 30, 1991

113 Reporting Figures in Dollars	UTAH PRISON EMPLOYEES	UTAH VALLEY	VALTEK	WASCO	WEBER
ASSETS					
Cash	9,993	125,576	43,882	106,940	115,072
Loans:					
Unsecured	131,974	133,824	100,602	78,648	1,633,463
Auto	1,964,765	1,127,518	0	419,548	8,536,708
Real Estate	0	597,592	0	736,171	3,480,047
All Other to Members	259,942	455,948	295,663	130,476	635,717
Other	0	0	0	0	0
Total Loans	2,356,681	2,314,882	396,265	1,364,843	14,285,935
LESS: Allowance for Loans Losses	22,630	24,650	3,905	120	204,061
Total Investments	250,312	287,865	48,133	728,274	9,899,455
LESS: Allowance for Investment Losses	0	0	0	0	0
Land and Building (Net)	0	147,694	0	0	0
Other Real Estate Owned	0	175,849	0	0	0
Other Fixed Assets	0	1,888	0	15,524	52,220
Other Assets	9,226	17,657	1,939	2,130	235,870
TOTAL ASSETS	2,603,582	3,046,761	486,314	2,217,591	24,384,491
LIABILITIES AND EQUITY					
Deposits:					
Share Drafts	0	183,484	0	0	2,721,446
Regular Shares	1,243,429	2,177,221	469,541	1,416,715	5,737,514
Money Market Shares	916,328	0	0	0	4,354,159
Certificates of Deposits	0	346,780	0	586,984	7,096,568
IRA/KEOGH & Retirement Accounts	224,231	91,961	0	0	2,956,360
All Other Shares and Deposits	0	0	0	374	0
Total Shares and Deposits	2,383,988	2,799,446	469,541	2,004,073	22,866,047
Borrowings	0	0	0	0	0
Dividends and Interest Payable	0	22,985	0	0	138,912
Accounts Payable and Other Liabilities	3,741	3,996	0	477	14,498
Regular Reserve	110,059	144,304	13,162	82,668	763,774
Other Reserves	0	0	0	0	369,037
Undivided Earnings	105,794	76,030	3,611	130,373	232,223
TOTAL LIABILITIES & EQUITY	2,603,582	3,046,761	486,314	2,217,591	24,384,491

CONSOLIDATED INCOME STATEMENT
STATE CHARTERED CREDIT UNIONS
FOR THE SIX MONTH PERIOD ENDING JUNE 30, 1991

113 Reporting
Figures in Dollars

INCOME	
Interest on Loans	75,524,883
LESS: Interest Refund	45,724
Income from Other Investments	30,108,769
Income (Loss) from Trading Securities	29,627
Fee Income	7,927,419
Other Operating Income	1,777,430
TOTAL GROSS INCOME	115,322,404
EXPENSES	
Employee Compensation and Benefit	18,428,605
Travel and Conference	614,589
Office Occupancy	3,336,866
Office Operations	8,202,782
Educational and Promotional	1,733,367
Loan Servicing	968,010
Professional and Outside Services	950,923
Provision for Loan Loss	5,177,924
Provision for Investment Loss	1,465
Member Insurance	1,719,095
Operating Fees	343,756
Miscellaneous Operating Expense	1,198,262
TOTAL OPERATING EXPENSES	42,675,644
INCOME (LOSS) FROM OPERATIONS BEFORE DIVIDENDS	72,646,760
NON-OPERATING GAINS OR LOSSES	
Gain (Loss) on Investments	18,104
Gain (Loss) on Disposition of Assets	29,598
Other Non-operating Income (Expense)	14,842
INCOME (LOSS) BEFORE DIVIDENDS AND/OR INTEREST	72,709,304
COST OF FUNDS	
Interest on Borrowed Money	1,884,521
Dividends on Shares	32,623,442
Interest on Deposits	26,881,128
NET INCOME	11,320,213
RESERVE TRANSFERS	
Required Transfer to Statutory Reserves	5,231,045
Additional Transfers to Reserves	1,836,841

STATE CHARTERED CREDIT UNIONS
December 31, 1990

119 Reporting Figures in Dollars	TOTAL STATE CREDIT UNIONS	ACORN	ALPINE	AMCOR EMPLOYEES	AMERICA FIRST	AMERICAN FORK HOSPITAL	AMERICAN PAPER EMPLOYEES	ASSOCIATED	BAILEY INC. EMPLOYEES
ASSETS									
Cash	56,006,851	476,206	3,372,838	13,392	7,914,975	26,863	2,797	598,606	6,053
Loans:									
Unsecured	222,249,554	334,135	3,740,590	0	73,987,545	72,979	21,823	518,630	29,452
Auto	594,445,499	948,061	6,616,470	0	152,330,729	119,361	75,643	1,941,023	313,346
Real Estate	355,720,700	240,547	2,651,394	0	101,780,022	0	0	487,147	0
All Other to Members	187,181,400	535,972	4,102,640	0	27,774,891	22,939	38,751	740,798	51,415
Other	2,599,441	0	0	147,890	0	0	0	0	0
Total Loans	1,362,196,594	2,058,715	17,111,094	147,890	355,873,187	215,279	136,217	3,687,598	394,213
LESS: Allowance for Loans Losses	21,193,081	184,429	179,059	3,307	8,973,427	3,546	2,047	89,001	9,412
Total Investments	719,104,503	54,150	5,759,730	36,970	232,359,064	50,733	26,249	671,770	371,824
LESS: Allowance for Investment Losses	1,154,016	0	0	0	612,812	0	0	0	0
Land and Building (Net)	54,553,356	0	158,646	0	14,771,731	0	0	0	0
Other Real Estate Owned	3,520,697	0	0	0	54,242	0	0	0	0
Other Fixed Assets	12,997,960	35,786	187,877	0	3,500,049	2,086	0	11,095	0
Other Assets	27,414,885	10,502	144,996	0	11,302,317	0	199	20,236	0
TOTAL ASSETS	2,213,447,749	2,450,930	26,556,122	194,945	616,189,326	291,415	163,415	4,900,304	762,678
LIABILITIES AND EQUITY									
Deposits:									
Share Drafts	188,453,269	111,142	3,089,726	0	45,303,190	0	144,367	103,825	0
Regular Shares	778,698,944	939,581	9,830,584	178,385	142,212,703	246,218	0	2,901,679	676,510
Money Market Shares	281,340,378	13,539	3,481,863	0	125,040,314	0	0	0	0
Certificates of Deposits	534,772,984	760,735	3,927,813	0	150,463,586	0	0	0	0
IRA/KEOGH & Retirement Accounts	237,805,964	435,257	1,937,554	0	86,668,329	0	0	1,018,131	0
All Other Shares and Deposits	12,852,790	182,883	0	0	5,944,626	3,470	0	0	0
Total Shares and Deposits	2,033,924,329	2,443,137	22,267,540	178,385	555,632,748	249,688	144,367	4,023,635	676,510
Borrowings	7,940,038	0	0	0	1,484,500	0	0	0	0
Dividends and Interest Payable	10,387,642	51,391	119,981	0	2,275,386	0	0	69,988	0
Accounts Payable and Other Liabilities	5,677,845	6,152	594,993	124	1,823,932	132	0	38,011	432
Regular Reserve	72,430,477	0	1,167,460	12,912	16,132,597	21,747	8,870	323,099	32,413
Other Reserves	44,542,358	0	0	0	31,970,544	1,105	0	51,717	0
Undivided Earnings	38,545,060	(49,750)	2,406,148	3,524	6,869,619	18,743	10,178	393,854	53,323
TOTAL LIABILITIES & EQUITY	2,213,447,749	2,450,930	26,556,122	194,945	616,189,326	291,415	163,415	4,900,304	762,678

STATE CHARTERED CREDIT UNIONS
December 31, 1990

119 Reporting Figures in Dollars	BALANCE ROCK	BEEHIVE STATE EMPLOYEES	BIG VALLEY	BLUE CROSS BLUE SHIELD EMPLOYEES	BONNEVILLE FIRST	CARBON	CATHOLIC COMMUNITY	CHEVRON WEST	COCA-COLA EMPLOYEES	COLUMBIA IRON MINE EMPLOYEES
ASSETS										
Cash	33,037	714,746	19,424	12,694	51,690	537,658	36,052	1,391,722	56,945	7,723
Loans:										
Unsecured	148,261	2,416,967	29,579	468,654	188,441	371,782	241,800	2,533,137	186,778	20,032
Auto	1,274,842	11,840,292	116,029	1,275,737	1,769,377	5,811,929	319,400	8,137,017	0	327,552
Real Estate	0	9,660,640	158,120	61,265	1,655,215	2,823,655	0	2,440,792	0	38,103
All Other to Members	357,195	4,338,091	255,832	288,837	576,225	307,476	96,508	854,151	0	11,149
Other	0	933,760	0	0	16,442	0	0	0	0	0
Total Loans	1,780,298	29,189,750	559,560	2,094,493	4,205,700	9,314,842	657,708	13,965,097	186,778	396,836
LESS: Allowance for Loans Losses	19,069	811,376	23,571	15,288	231,091	52,234	19,995	130,491	1,655	4,050
Total Investments	377,050	2,107,896	198,353	525,912	2,535,338	250,648	533,570	3,239,090	4,364	31,399
LESS: Allowance for Investment Losses	0	0	0	8,892	0	0	0	32,000	0	0
Land and Building (Net)	0	2,040,343	0	0	653,836	204,550	0	66,551	0	0
Other Real Estate Owned	0	355,414	0	0	0	66,056	0	0	0	0
Other Fixed Assets	15,247	0	3,680	26,698	64,873	20,518	4,840	19,846	5,270	0
Other Assets	0	445,617	1,301	3,275	109,646	115,604	6,353	62,837	989	58
TOTAL ASSETS	2,186,563	34,042,390	758,747	2,638,892	7,389,992	10,457,642	1,218,528	18,582,652	252,691	431,966
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	56,145	2,242,769	0	96,603	1,053,087	1,133,780	0	1,463,963	0	0
Regular Shares	1,744,761	19,977,865	490,980	785,986	2,454,677	4,372,614	443,941	10,679,284	227,100	287,781
Money Market Shares	0	0	0	0	0	0	0	0	0	0
Certificates of Deposits	187,387	3,497,289	158,169	952,678	946,218	3,316,598	494,937	2,545,523	0	60,675
IRA/KEOGH & Retirement Accounts	2,000	5,563,828	88,694	495,934	1,184,244	819,175	163,542	2,105,023	0	0
All Other Shares and Deposits	217	0	0	0	2,121,758	0	0	0	0	0
Total Shares and Deposits	1,990,510	31,281,751	737,843	2,331,201	7,759,984	9,642,167	1,102,420	16,793,793	227,100	348,456
Borrowings	0	23,897	0	0	47,430	0	0	0	0	0
Dividends and Interest Payable	0	118,738	0	0	16,268	75,398	0	15,868	0	0
Accounts Payable and Other Liabilities	0	147,088	188	17,374	(33,070)	23,104	185	25,253	1,239	276
Regular Reserve	77,312	1,421,467	20,084	142,024	0	487,913	60,086	622,000	11,254	32,574
Other Reserves	54,650	0	500	0	0	0	0	423,000	10,385	0
Undivided Earnings	64,091	1,049,449	132	148,293	(400,620)	229,060	55,837	702,738	2,713	50,660
TOTAL LIABILITIES & EQUITY	2,186,563	34,042,390	758,747	2,638,892	7,389,992	10,457,642	1,218,528	18,582,652	252,691	431,966

STATE CHARTERED CREDIT UNIONS
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119 Reporting Figures in Dollars	CORPORATE CENTRAL	COTTONWOOD HOSPITAL	CREDIT UNION ONE	CUMMINS DIESEL EMPLOYEES	CYPRUS	DAVIS	DAVIS SCHOOLS	DESERET FIRST	DESERET NEWS EMPLOYEES	DIAMOND
ASSETS										
Cash	9,003,517	62,122	1,343,881	3,978	693,411	99	168,968	1,820,727	194,703	223,704
Loans:										
Unsecured	219,923	579,062	2,370,274	89,054	8,200,598	76,035	5,110,413	5,627,512	207,137	306,076
Auto	0	1,746,990	8,876,450	387,316	23,393,668	538,657	8,966,346	12,992,303	993,627	2,599,403
Real Estate	0	1,352,205	7,696,682	0	14,015,108	86,477	2,705,630	9,153,448	594,135	2,293,734
All Other to Members	0	1,064,949	1,907,186	0	9,642,744	41,586	2,352,802	2,833,681	393,582	464,033
Other	0	0	0	0	0	0	0	0	0	0
Total Loans	219,923	4,743,206	20,850,592	476,370	55,252,118	742,755	19,135,191	30,606,944	2,188,481	5,663,246
LESS: Allowance for Loans Losses	0	60,682	287,048	8,130	706,234	14,787	91,004	305,819	41,504	41,698
Total Investments	173,316,497	1,573,403	5,500,734	9,764	19,363,565	159,108	4,457,911	13,450,761	40,694	1,645,288
LESS: Allowance for Investment Losses	0	0	0	0	0	0	0	0	0	0
Land and Building (Net)	0	420,499	922,526	0	1,494,147	0	902,234	908,702	0	122,998
Other Real Estate Owned	0	45,000	30,300	0	22,744	0	0	330,292	0	48,000
Other Fixed Assets	261,242	64,752	129,173	6,361	838,638	3,782	302,634	320,958	19,045	21,536
Other Assets	1,589,038	98,557	245,565	0	574,149	0	181,050	338,250	14,567	59,144
TOTAL ASSETS	184,390,217	6,946,857	28,735,723	488,343	77,532,538	890,957	25,056,984	47,470,815	2,415,986	7,742,218
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	0	905,912	1,869,305	0	6,557,691	0	3,755,947	9,156,967	0	735,897
Regular Shares	64,232,801	2,835,976	8,845,253	382,485	36,654,869	755,402	12,305,860	16,351,809	1,046,776	1,709,776
Money Market Shares	0	376,233	3,713,754	0	10,341,190	0	0	5,475,252	0	586,800
Certificates of Deposits	109,784,497	1,317,983	6,542,734	0	7,062,317	71,960	3,741,918	9,768,751	863,652	1,170,692
IRA/KEOGH & Retirement Accounts	0	1,259,297	4,982,455	0	8,939,650	10,453	3,000,744	4,276,927	227,233	3,345,802
All Other Shares and Deposits	0	0	0	0	0	0	432,501	0	0	546
Total Shares and Deposits	174,017,298	6,695,401	25,953,501	382,485	69,555,717	837,815	23,236,970	45,029,706	2,137,661	7,549,513
Borrowings	5,723,879	0	0	55,000	0	0	0	0	0	0
Dividends and Interest Payable	1,766,208	16,515	142,300	0	789,381	3,065	55,811	256,470	0	69,956
Accounts Payable and Other Liabilities	87,868	29,192	32,050	508	81,445	1,225	10,526	35,782	400	11,372
Regular Reserve	1,516,878	164,617	1,189,432	46,023	3,708,918	67,980	1,021,716	1,256,417	151,368	107,812
Other Reserves	300,000	1	1,315,069	6,067	0	0	81,537	0	22,438	0
Undivided Earnings	978,086	41,131	103,371	(1,740)	3,397,077	(19,128)	650,424	892,440	104,119	3,565
TOTAL LIABILITIES & EQUITY	184,390,217	6,946,857	28,735,723	488,343	77,532,538	890,957	25,056,984	47,470,815	2,415,986	7,742,218

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119 Reporting Figures in Dollars	DOCTORS	EIMAC SALT LAKE EMPLOYEES	EMPLOYEES GRANITE MILL	EMPLOYEES QUALITY LINEN	EMPLOYMENT SECURITY EMPLOYEES	ENSCO	EXCHANGE	FIRE-FIGHTERS	GSL	GALIGHER EMPLOYEES
ASSETS										
Cash	989,512	57,997	11,768	6,985	423,464	10,853	45	12,000	19,530	100
Loans:										
Unsecured	0	0	11,781	9,318	556,092	0	156,734	975,799	48,885	133,754
Auto	0	0	0	78,018	2,874,575	141,997	649,588	2,670,532	132,133	554,439
Real Estate	0	500,648	0	0	1,923,524	0	25,349	2,648,717	0	148,337
All Other to Members	0	2,383,198	44,994	15,827	1,083,927	108,164	65,999	1,875,940	0	25,218
Other	0	0	0	0	0	0	0	77,312	0	0
Total Loans	0	2,883,846	56,775	103,163	6,438,118	250,161	897,670	8,248,300	181,018	861,748
LESS: Allowance for Loans Losses	0	45,679	1,682	3,790	39,516	500	4,611	79,885	2,640	8,553
Total Investments	2,226	848,516	16,329	1,868	1,001,713	128,984	235,667	2,957,395	7,793	114,575
LESS: Allowance for Investment Losses	0	0	0	0	0	12,440	0	0	0	0
Land and Building (Net)	0	14,574	0	0	0	0	0	148,671	0	0
Other Real Estate Owned	0	0	0	0	0	0	0	0	0	0
Other Fixed Assets	2,263	2,695	0	0	32,462	765	5,583	31,745	0	8,741
Other Assets	3,942	(345)	0	1,806	9,461	319	4,051	109,718	0	22,070
TOTAL ASSETS	997,943	3,761,604	83,190	110,032	7,865,702	378,142	1,138,405	11,427,944	205,701	998,681
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	0	296,892	0	0	517,193	0	0	678,090	0	0
Regular Shares	0	1,628,578	61,202	63,198	2,869,961	158,265	732,252	4,463,465	168,495	705,910
Money Market Shares	0	0	0	0	0	0	0	0	0	0
Certificates of Deposits	965,654	1,389,183	0	0	2,246,186	148,263	95,000	3,698,175	0	205,963
IRA/KEOGH & Retirement Accounts	3,734	19,759	0	0	1,651,274	0	37,124	1,222,065	0	0
All Other Shares and Deposits	0	52,112	0	0	0	0	159,154	156	0	0
Total Shares and Deposits	969,388	3,386,524	61,202	63,198	7,284,614	306,528	1,023,530	10,061,951	168,495	911,873
Borrowings	0	0	0	30,744	0	0	0	0	0	0
Dividends and Interest Payable	0	71,616	0	0	31,970	0	3,263	54,149	0	3,517
Accounts Payable and Other Liabilities	0	9,515	46	43	10,002	0	1,080	22,118	0	1,782
Regular Reserve	9,191	193,905	10,583	11,938	327,685	22,350	59,636	929,000	20,612	55,027
Other Reserves	0	0	10,970	0	150,000	0	42,655	15,114	0	25,654
Undivided Earnings	19,364	100,044	389	4,109	61,431	49,264	8,241	345,612	16,594	828
TOTAL LIABILITIES & EQUITY	997,943	3,761,604	83,190	110,032	7,865,702	378,142	1,138,405	11,427,944	205,701	998,681

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119 Reporting

Figures in Dollars	GARFIELD	GOLDENWEST	GRAND COUNTY	GRANITE	HAFER'S EMPLOYEES	HEALTH CARE	HERCULES	HI-LAND	INDUSTRIAL SUPPLY EMPLOYEES	JORDAN
ASSETS										
Cash	719,293	2,623,912	35,471	1,209,713	6,253	107,121	(3,037)	22,517	6,805	2,068,446
Loans:										
Unsecured	1,155,899	11,000,105	82,243	4,209,273	16,532	2,562,305	1,683,895	349,495	23,780	3,692,151
Auto	2,492,369	20,844,062	674,165	21,252,186	49,971	3,681,800	7,009,119	3,393,132	0	13,975,877
Real Estate	678,698	18,014,154	9,948	8,886,842	0	1,519,232	1,465,832	1,279,740	0	3,997,808
All Other to Members	0	16,828,306	120,125	9,437,640	0	515,610	2,156,911	0	118,412	2,442,326
Other	0	2,205	0	850,229	0	0	0	0	0	0
Total Loans	4,326,966	66,688,832	886,481	44,636,170	66,503	8,278,947	12,315,757	5,022,367	142,192	24,108,162
LESS: Allowance for Loans Losses	60,805	1,052,415	33,799	843,597	2,675	67,553	93,556	60,436	3,616	71,115
Total Investments	2,290,540	33,545,728	343,080	15,134,090	31,708	1,668,813	7,786,784	1,419,410	19,351	3,262,592
LESS: Allowance for Investment Losses	0	0	0	0	0	0	0	0	0	9,353
Land and Building (Net)	274,144	3,025,699	0	2,003,384	0	333,590	795,427	0	0	814,856
Other Real Estate Owned	0	61,709	0	0	0	7,962	0	0	0	0
Other Fixed Assets	17,348	263,405	10,701	450,463	110	66,800	248,289	8,607	0	312,232
Other Assets	58,598	1,079,991	0	78,170	0	85,946	64,552	0	0	154,659
TOTAL ASSETS	7,626,084	106,236,861	1,241,934	62,668,393	101,899	10,481,626	21,114,216	6,412,465	164,732	30,640,479
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	365,682	8,294,228	0	8,354,788	89,662	1,319,669	2,179,216	0	121,751	2,156,892
Regular Shares	4,907,853	38,418,643	963,242	19,819,805	0	6,977,114	5,872,568	5,072,983	0	9,295,419
Money Market Shares	601,727	11,212,951	0	12,698,415	0	0	2,205,682	0	0	3,172,295
Certificates of Deposits	597,415	25,383,569	0	9,457,824	0	562,068	4,868,632	0	0	10,802,764
IRA/KEOGH & Retirement Accounts	690,852	11,082,074	105,273	6,709,216	0	675,399	4,269,540	717,179	0	2,858,934
All Other Shares and Deposits	0	687,038	0	609,314	0	0	0	0	0	27,708
Total Shares and Deposits	7,163,529	95,078,503	1,068,515	57,649,362	89,662	9,534,250	19,395,638	5,790,162	121,751	28,314,012
Borrowings	0	0	0	28,813	0	0	0	0	0	0
Dividends and Interest Payable	13,946	891,556	4,581	0	0	7,966	287,517	0	0	234,058
Accounts Payable and Other Liabilities	7,535	289,648	2,387	38,193	0	93,015	11,522	3,188	225	46,759
Regular Reserve	260,015	6,509,220	48,714	2,834,815	7,719	216,928	833,453	283,271	15,229	1,064,999
Other Reserves	1,914	2,738,699	11,222	1,745,662	2,000	0	130,736	15,000	500	0
Undivided Earnings	179,145	729,235	106,515	371,548	2,518	629,467	455,350	320,844	27,027	980,651
TOTAL LIABILITIES & EQUITY	7,626,084	106,236,861	1,241,934	62,668,393	101,899	10,481,626	21,114,216	6,412,465	164,732	30,640,479

STATE CHARTERED CREDIT UNIONS
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119 Reporting Figures in Dollars	KINGS PEAK	LEHI WORKS EMPLOYEES	LOGAN CACHE RICH	LOGAN CITY EMPLOYEES	MCKAY-DEE HOSPITAL	MEADOW GOLD EMPLOYEES	MILLARD COUNTY	MORONI FEED	MOUNTAIN AMERICA	NATIONAL J.A.C.L.
ASSETS										
Cash	60	12,630	59,308	349	164,926	35,182	111,064	44,295	7,700,573	69,047
Loans:										
Unsecured	156,654	33,152	83,214	0	1,874,640	108,571	564,489	739,538	31,311,597	1,673,980
Auto	329,960	592,038	2,528,016	0	5,083,029	1,561,798	2,590,883	1,518,658	76,546,416	5,106,766
Real Estate	114,879	56,026	0	0	3,023,333	28,838	2,135,903	2,590,540	60,563,852	30,229
All Other to Members	76,702	80,253	0	620,102	2,431,925	0	1,697,058	578,600	35,069,507	919,947
Other	0	0	498,426	0	0	0	25,631	0	0	0
Total Loans	678,195	761,469	3,109,656	620,102	12,412,927	1,699,207	7,013,964	5,427,336	203,491,372	7,730,922
LESS: Allowance for Loans Losses	21,164	16,752	4,161	20,479	151,788	13,036	108,711	12,462	2,419,380	74,627
Total Investments	179,434	85,798	238,594	6,743	5,884,066	180,143	995,122	1,780,550	47,298,473	3,869,246
LESS: Allowance for Investment Losses	0	0	0	0	60,126	0	0	0	27,541	0
Land and Building (Net)	0	10,140	0	0	194,748	0	353,874	0	13,828,978	50,932
Other Real Estate Owned	0	0	0	0	0	0	19,000	6,000	1,575,630	0
Other Fixed Assets	10,933	0	6,530	1,262	436,513	7,626	18,789	11,047	1,893,630	28,030
Other Assets	1,677	3,600	0	545	320,230	2,290	109,030	35,599	3,708,746	90,511
TOTAL ASSETS	849,135	856,885	3,409,927	608,522	19,201,496	1,911,412	8,512,132	7,292,365	277,050,481	11,764,061
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	0	0	0	0	2,042,947	0	1,084,163	0	35,919,142	0
Regular Shares	479,557	0	2,965,387	534,714	6,134,694	1,329,128	3,518,975	5,550,877	70,793,726	8,310,027
Money Market Shares	247,629	194,777	0	0	3,280,625	0	140,316	0	53,200,465	0
Certificates of Deposits	0	368,237	0	0	4,054,626	0	2,492,706	0	83,226,594	940,000
IRA/KEOGH & Retirement Accounts	60,640	198,903	0	0	2,249,868	262,160	1,176,528	1,035,853	19,817,027	977,879
All Other Shares and Deposits	0	0	0	27,595	0	0	0	324,320	833,440	0
Total Shares and Deposits	787,826	761,917	2,965,387	562,309	17,762,760	1,591,288	8,412,688	6,911,050	263,790,394	10,227,906
Borrowings	0	0	0	0	0	0	0	3	293,918	0
Dividends and Interest Payable	11,438	3,499	0	0	209,333	0	75,906	0	265,068	16,210
Accounts Payable and Other Liabilities	346	1,591	9	0	130,422	0	39,493	3	934,343	19,280
Regular Reserve	19,436	61,030	157,571	35,846	875,925	100,080	135	258,581	10,104,189	572,034
Other Reserves	0	989	1,879	1,209	62,983	12,072	0	10,000	0	603,785
Undivided Earnings	30,089	27,859	285,081	9,158	160,073	207,972	(16,090)	112,728	1,662,569	324,846
TOTAL LIABILITIES & EQUITY	849,135	856,885	3,409,927	608,522	19,201,496	1,911,412	8,512,132	7,292,365	277,050,481	11,764,061

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119 Reporting Figures in Dollars	NEBO	NEWSPAPER EMPLOYEES	NORTHWEST	OGDEN GOV'T EMPLOYEES	OGDEN MUNICIPAL EMPLOYEES	OGDEN TEACHERS	P & S	PACIFIC PIPE	PEOPLES ELECTRIC POWER	PHILLIPS WASATCH
ASSETS										
Cash	12,682	0	153,507	191,430	1,248,995	28,876	21,620	292,318	0	47,147
Loans:										
Unsecured	343,030	1,478,521	1,355,515	4,874,709	1,012,294	773,430	261,673	209,914	59,549	297,322
Auto	3,730,499	1,337,898	4,161,267	10,003,454	5,097,535	1,780,861	1,033,231	3,312,902	418,996	1,324,212
Real Estate	1,720,963	0	12,177,509	4,097,081	2,261,963	880,047	497,667	684,761	0	380,681
All Other to Members	1,722,671	270,742	2,577,070	4,681,631	206,383	465,925	812,198	607,350	128,198	127,371
Other	0	0	0	0	0	0	0	0	0	0
Total Loans	7,517,163	3,087,161	20,271,361	23,656,875	8,578,175	3,900,263	2,604,769	4,814,927	606,743	2,129,586
LESS: Allowance for Loans Losses	50,962	23,848	432,138	149,065	144,532	65,560	38,420	15,952	15,169	10,360
Total Investments	1,582,978	2,508,818	3,905,602	3,765,528	3,978,786	735,034	1,098,300	654,312	140,652	1,108,410
LESS: Allowance for Investment Losses	0	0	0	0	0	0	0	0	0	0
Land and Building (Net)	163,257	0	133,725	1,047,707	81,830	0	0	232,639	0	0
Other Real Estate Owned	0	0	18,000	0	0	0	0	0	0	0
Other Fixed Assets	20,929	31,770	78,659	234,466	36,574	19,558	3,256	55,386	189	5,609
Other Assets	32,194	24,476	187,125	206,860	132,966	24,829	10,043	55,058	7,393	25,745
TOTAL ASSETS	9,278,241	5,628,377	24,315,841	28,953,801	13,912,794	4,643,000	3,699,568	6,088,688	739,808	3,306,137
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	0	0	2,525,738	2,197,149	821,991	0	285,749	328,770	0	0
Regular Shares	7,151,281	3,221,759	9,576,102	8,895,545	3,524,768	3,182,525	2,073,578	2,751,213	383,270	1,291,716
Money Market Shares	0	0	80,887	7,064,341	3,694,135	0	0	0	0	0
Certificates of Deposits	0	432,000	5,245,252	5,294,548	1,753,324	321,962	652,581	1,314,364	213,674	946,610
IRA/KEOGH & Retirement Accounts	913,574	1,593,586	6,203,260	2,991,729	2,716,013	428,818	381,811	1,149,467	0	816,625
All Other Shares and Deposits	0	8,940	148,216	0	843	0	685	0	68,149	0
Total Shares and Deposits	8,064,855	5,256,285	23,779,455	26,443,312	12,511,074	3,933,305	3,394,404	5,543,814	665,093	3,054,951
Borrowings	0	0	0	0	0	0	0	0	0	0
Dividends and Interest Payable	0	0	88,585	316,656	94,669	0	22,586	21,128	0	11,036
Accounts Payable and Other Liabilities	14,813	5,908	9,022	334,773	26,184	594	5,014	14,421	11,906	311
Regular Reserve	436,698	217,456	348,664	1,354,683	606,590	173,616	182,068	295,249	36,020	125,399
Other Reserves	0	98,728	0	0	0	191,793	55,438	31,412	0	0
Undivided Earnings	761,875	50,000	90,115	504,377	674,277	343,692	40,058	182,664	26,789	114,440
TOTAL LIABILITIES & EQUITY	9,278,241	5,628,377	24,315,841	28,953,801	13,912,794	4,643,000	3,699,568	6,088,688	739,808	3,306,137

STATE CHARTERED CREDIT UNIONS
December 31, 1990

119 Reporting Figures in Dollars	PIONEER	PIPING CONTRACTORS	PRESTO	PRIMARY HOSPITAL	PRO OF UTAH	PROVO CITY EMPLOYEES	PROVO POLICE & FIRE DEPT.	PROVO POSTAL	PROVO SCHOOL DISTRICT	S E A
ASSETS										
Cash	789,515	18,625	9,433	0	2,400	476,911	21,463	146,929	134,901	57,739
Loans:										
Unsecured	775,688	5,365	8,862	312,541	0	132,378	97,447	113,263	1,338,183	111,501
Auto	6,129,422	140,365	129,284	1,615,150	34,576	1,423,935	1,155,211	1,328,038	4,259,684	734,028
Real Estate	1,288,969	14,677	0	0	27,933	326,196	32,018	681,056	2,080,334	117,120
All Other to Members	825,746	0	13,605	167,669	81,340	209,244	112,393	757,433	0	87,280
Other	0	47,546	0	0	0	0	0	0	0	0
Total Loans	9,019,825	207,953	151,751	2,095,360	143,849	2,091,753	1,397,069	2,879,790	7,678,201	1,049,929
LESS: Allowance for Loans Losses	57,181	16,640	3,703	29,728	17,706	5,996	10,948	66,496	50,642	5,092
Total Investments	2,829,891	78,878	5,185	194,043	103,171	41,434	42,883	831,456	930,643	92,085
LESS: Allowance for Investment Losses	0	0	0	0	0	0	0	0	0	3,272
Land and Building (Net)	265,308	0	0	0	0	0	0	0	561,977	0
Other Real Estate Owned	0	0	0	0	0	0	0	18,649	0	0
Other Fixed Assets	66,951	0	0	0	7,138	12,266	8,495	12,282	105,762	7,985
Other Assets	100,866	0	4,341	0	8,667	17,307	1,340	19,944	47,697	0
TOTAL ASSETS	13,015,175	288,816	167,007	2,259,675	247,519	2,633,675	1,460,302	3,842,554	9,408,539	1,199,374
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	1,715,116	0	0	0	240,859	0	1,349,793	0	427,449	0
Regular Shares	4,509,107	205,790	107,582	969,439	0	1,586,441	0	2,982,725	5,042,543	1,070,142
Money Market Shares	2,560,399	0	0	0	0	0	0	0	1,337,750	0
Certificates of Deposits	1,040,883	0	26,884	672,952	0	474,365	0	28,500	0	0
IRA/KEOGH & Retirement Accounts	2,494,176	44,393	0	301,258	0	320,192	0	256,067	1,515,453	0
All Other Shares and Deposits	38,940	0	0	0	0	18,107	0	0	0	0
Total Shares and Deposits	12,358,621	250,183	134,466	1,943,649	240,859	2,399,105	1,349,793	3,267,292	8,323,195	1,070,142
Borrowings	0	0	9,000	0	0	0	0	0	0	0
Dividends and Interest Payable	31,474	0	0	35,148	0	42,814	0	62,671	27,082	0
Accounts Payable and Other Liabilities	26,971	218	198	2,676	905	3,271	1,411	2,203	25,381	574
Regular Reserve	569,751	23,967	11,682	162,147	946	111,423	86,819	191,200	377,405	101,999
Other Reserves	0	0	0	0	0	21,733	5,741	6,056	60,593	0
Undivided Earnings	28,358	14,448	11,661	116,055	4,809	55,329	16,538	313,132	594,883	26,659
TOTAL LIABILITIES & EQUITY	13,015,175	288,816	167,007	2,259,675	247,519	2,633,675	1,460,302	3,842,554	9,408,539	1,199,374

STATE CHARTERED CREDIT UNIONS
December 31, 1990

119 Reporting Figures in Dollars	SALT LAKE BOARD OF REALTORS	SALT LAKE CITY	SALT LAKE CITY WATER DEPARTMENT	SALT LAKE COUNTY EMPLOYEES	SALT LAKE POLICE	SALT LAKE SCHOOLS	SALT WORKERS	SAN JUAN	SCHREIBER EMPLOYEES	SNOWBIRD EMPLOYEES
ASSETS										
Cash	28,731	552,068	7,794	86,561	188,416	835,581	87,790	8,808	0	21,781
Loans:										
Unsecured	25,804	4,746,404	191,361	316,878	606,184	1,393,574	0	25,200	122,786	37,990
Auto	299,876	8,416,730	230,448	1,939,128	2,828,740	2,087,795	0	221,812	449,099	113,132
Real Estate	228,357	10,407,349	0	0	1,207,636	967,084	0	54,506	206,736	0
All Other to Members	40,028	2,719,923	19,800	197,708	608,800	733,091	388,264	246,681	25,894	31,400
Other	0	0	0	0	0	0	0	0	0	0
Total Loans	594,065	26,290,406	441,609	2,453,714	5,251,360	5,181,544	388,264	548,199	804,515	182,522
LESS: Allowance for Loans Losses	14,694	420,815	4,038	30,049	67,749	13,428	12,443	2,183	9,562	2,957
Total Investments	52,225	2,190,911	47,743	1,619,469	1,357,438	3,976,104	38,639	13,841	269,665	33,149
LESS: Allowance for Investment Losses	0	0	0	0	0	0	0	0	0	0
Land and Building (Net)	0	1,398,516	0	0	203,106	213,896	0	0	0	0
Other Real Estate Owned	0	67,994	0	0	0	0	0	0	0	0
Other Fixed Assets	0	168,856	1,401	2,941	85,143	45,452	5,448	5,319	791	0
Other Assets	9,695	201,510	256	3,342	112,866	63,059	0	2,527	2,177	1,070
TOTAL ASSETS	670,022	30,449,446	494,765	4,135,978	7,130,580	10,302,208	507,698	576,511	1,067,586	235,565
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	0	2,993,544	0	0	575,599	618,964	0	0	0	0
Regular Shares	621,086	14,168,051	453,665	3,733,608	1,853,594	8,872,598	326,178	481,885	440,154	217,807
Money Market Shares	0	749,946	0	0	1,612,523	0	0	0	0	0
Certificates of Deposits	0	6,230,454	0	0	1,289,127	165,000	0	7,701	156,526	0
IRA/KEOGH & Retirement Accounts	0	3,443,449	0	0	1,370,392	0	0	0	352,609	0
All Other Shares and Deposits	0	299,650	0	0	0	0	0	561	12,503	0
Total Shares and Deposits	621,086	27,885,094	453,665	3,733,608	6,701,235	9,656,562	326,178	490,147	961,792	217,807
Borrowings	0	68,947	0	0	0	0	0	35,000	0	0
Dividends and Interest Payable	0	129,438	0	0	36,168	3,273	0	0	2,457	0
Accounts Payable and Other Liabilities	302	74,316	1,834	2,318	32,504	5,639	0	1,285	1,589	0
Regular Reserve	33,679	837,499	21,967	152,350	218,298	373,090	41,117	33,429	42,021	17,716
Other Reserves	0	0	0	0	33,461	0	401	0	0	0
Undivided Earnings	14,955	1,454,152	17,299	247,702	108,914	263,644	140,002	16,650	59,727	42
TOTAL LIABILITIES & EQUITY	670,022	30,449,446	494,765	4,135,978	7,130,580	10,302,208	507,698	576,511	1,067,586	235,565

STATE CHARTERED CREDIT UNIONS
December 31, 1990

119 Reporting Figures in Dollars	SORENSON EMPLOYEES	SOUTH SANPETE	SOUTHWEST INDUSTRIAL AREA	SUNNYSIDE	SWEET'S EMPLOYEES	TANNER EMPLOYEES	TEXAS GULF POTASH EMPLOYEES	THIOKOL	TRANS WEST	TREASURY
ASSETS										
Cash	70	16,135	5,713	90,574	3,597	329,563	26,323	242,770	151,517	249,144
Loans:										
Unsecured	144,328	11,329	0	53,406	29,103	0	30,805	1,798,086	991,243	579,446
Auto	825,657	118,112	30,220	1,016,657	111,654	0	106,016	7,223,476	7,951,019	912,765
Real Estate	0	0	0	302,214	0	0	0	716,086	6,522,259	1,328,907
All Other to Members	90,827	61,678	10,015	171,277	0	591,703	28,938	987,532	2,588,766	801,761
Other	0	0	0	0	0	0	0	0	0	0
Total Loans	1,060,812	191,119	40,235	1,543,554	140,757	591,703	165,759	10,725,180	18,053,287	3,622,879
LESS: Allowance for Loans Losses	20,634	2,011	3,269	6,896	2,843	4,303	2,076	54,138	261,465	26,941
Total Investments	255,740	158,029	71,698	437,478	28,653	229,428	129,491	1,430,313	5,350,883	571,048
LESS: Allowance for Investment Losses	0	0	0	0	0	0	0	0	28,000	0
Land and Building (Net)	0	0	0	0	0	0	0	471,083	711,567	0
Other Real Estate Owned	0	0	0	0	0	0	0	54,260	64,621	0
Other Fixed Assets	30	0	0	9,692	0	10,081	0	104,560	103,446	12,772
Other Assets	6,395	416	927	0	7,903	0	0	66,987	267,139	800
TOTAL ASSETS	1,302,413	363,688	115,304	2,074,402	178,067	1,156,472	319,497	13,041,015	24,412,995	4,429,702
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	0	0	0	0	0	0	0	1,097,884	1,951,858	0
Regular Shares	1,027,011	323,154	106,699	1,696,520	160,288	960,314	231,544	7,194,843	7,376,060	2,371,873
Money Market Shares	0	0	0	0	0	0	0	0	3,883,554	0
Certificates of Deposits	81,718	0	0	0	0	111,266	0	2,783,778	8,618,524	490,335
IRA/KEOGH & Retirement Accounts	91,236	0	0	201,293	0	0	0	928,900	1,444,564	953,900
All Other Shares and Deposits	0	0	0	0	282	0	0	30,200	146,799	0
Total Shares and Deposits	1,199,965	323,154	106,699	1,897,813	160,570	1,071,580	231,544	12,035,605	23,421,359	3,816,108
Borrowings	0	0	0	0	0	0	0	0	0	0
Dividends and Interest Payable	8,755	0	0	0	0	0	0	88,326	192,175	0
Accounts Payable and Other Liabilities	6,277	0	0	671	120	1,246	465	25,431	50,599	1,864
Regular Reserve	59,069	17,625	4,597	103,081	11,803	16,624	22,225	495,693	591,174	370,000
Other Reserves	13,372	0	0	16,154	0	0	10,018	357,900	0	229,794
Undivided Earnings	14,975	22,909	4,008	56,683	5,574	67,022	55,245	38,060	157,688	11,936
TOTAL LIABILITIES & EQUITY	1,302,413	363,688	115,304	2,074,402	178,067	1,156,472	319,497	13,041,015	24,412,995	4,429,702

STATE CHARTERED CREDIT UNIONS
December 31, 1990

119 Reporting Figures in Dollars	TRI COUNTY	TWIN PEAKS	U N D C	U P & L OGDEN	UCB	USU COMMUNITY	UINTAH	UNIVERSITY OF UTAH	UT SCHOOL FOR DEAF AND BLIND	UTAH ASSOCIATIONS
ASSETS										
Cash	5,658	1,525	(875)	52,110	12,761	(134,691)	0	1,773,617	43,590	27,546
Loans:										
Unsecured	34,884	104,229	0	144,515	30,416	4,476,842	304,782	9,631,354	74,023	352,899
Auto	84,032	1,212,783	57,386	1,612,691	10,866	9,650,119	95,204	24,922,231	524,664	1,731,845
Real Estate	0	583,601	0	196,454	0	5,677,153	13,102	6,646,328	0	624,560
All Other to Members	6,060	363,463	31,237	105,359	16,912	3,982,885	451,590	8,651,272	69,476	0
Other	0	0	0	0	0	0	0	0	0	0
Total Loans	124,976	2,264,076	88,623	2,059,019	58,194	23,786,999	864,678	49,851,185	668,163	2,709,304
LESS: Allowance for Loans Losses	5,224	3,966	5,482	11,817	3,279	176,182	1,674	490,468	9,859	37,805
Total Investments	72,705	862,541	4,334	190,445	1,176	5,919,119	157,430	23,018,809	153,672	1,541,803
LESS: Allowance for Investment Losses	0	0	0	0	0	0	0	0	8,481	67,331
Land and Building (Net)	0	0	0	0	0	501,105	0	1,842,272	0	0
Other Real Estate Owned	0	0	0	0	0	76,876	0	81,669	0	74,217
Other Fixed Assets	0	14,312	0	2,515	0	218,228	3,840	1,093,129	604	33,523
Other Assets	0	9,198	6,265	6,865	248	2,226,395	2,422	1,022,398	0	35,169
TOTAL ASSETS	198,115	3,147,686	92,865	2,299,137	69,100	32,417,849	1,026,696	78,192,611	847,689	4,316,426
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	0	0	0	0	0	7,530,481	0	16,234,550	0	472,655
Regular Shares	158,975	1,285,985	81,041	2,028,651	62,940	10,356,966	779,196	28,774,303	777,411	2,192,114
Money Market Shares	0	0	0	0	0	719,799	0	12,592,820	0	0
Certificates of Deposits	0	897,890	0	0	0	9,038,116	167,840	6,680,419	0	606,808
IRA/KEOGH & Retirement Accounts	0	446,100	0	0	0	1,850,196	0	8,579,399	0	680,078
All Other Shares and Deposits	0	344,891	0	0	0	130,513	0	0	0	0
Total Shares and Deposits	158,975	2,974,866	81,041	2,028,651	62,940	29,626,071	947,036	72,861,491	777,411	3,951,655
Borrowings	0	0	0	0	0	88,907	0	0	0	0
Dividends and Interest Payable	0	0	0	37,760	777	0	17,125	0	0	16,826
Accounts Payable and Other Liabilities	63	3,262	80	1,903	120	3,189	374	150,334	367	23,286
Regular Reserve	16,458	109,843	9,013	119,412	5,253	1,044,251	22,306	2,075,595	50,057	114,431
Other Reserves	19,457	0	0	0	0	84,379	0	2,991,835	0	0
Undivided Earnings	3,162	59,715	2,731	111,411	10	1,571,052	39,855	113,356	19,854	210,228
TOTAL LIABILITIES & EQUITY	198,115	3,147,686	92,865	2,299,137	69,100	32,417,849	1,026,696	78,192,611	847,689	4,316,426

STATE CHARTERED CREDIT UNIONS
December 31, 1990

119 Reporting Figures in Dollars	UTAH CENTRAL	UTAH CHIRO-PRACTORS	UTAH COPPER EMPLOYEES	UTAH OIL WORKERS	UTAH POWER AND LIGHT EMPLOYEES	UTAH PRISON EMPLOYEES	UTAH VALLEY	VALTEK	WASCO	WATER AND SANITATION EMPLOYEES
ASSETS										
Cash	1,800,624	6,369	154,264	83,300	44,422	7,037	60,659	13,463	29,466	23,142
Loans:										
Unsecured	4,690,375	0	218,162	755,721	3,124,503	128,679	157,358	112,215	72,165	123,201
Auto	12,158,963	94,772	2,686,902	5,066,471	8,519,445	1,744,095	1,120,195	0	425,940	0
Real Estate	9,342,824	0	1,640,965	44,231	7,515,242	0	589,912	0	699,109	0
All Other to Members	4,655,089	181,788	2,368,137	0	1,980,681	505,365	481,210	249,769	143,906	327,258
Other	0	0	0	0	0	0	0	0	0	0
Total Loans	30,847,251	276,560	6,914,166	5,866,423	21,139,871	2,378,139	2,348,675	361,984	1,341,120	450,459
LESS: Allowance for Loans Losses	187,375	10,163	56,155	24,066	95,059	16,380	29,359	0	0	36,745
Total Investments	11,549,595	27,043	9,231,624	3,709,151	10,495,485	44,670	200,966	6,714	680,795	52,589
LESS: Allowance for Investment Losses	0	0	283,768	0	0	0	0	0	0	0
Land and Building (Net)	2,034,985	0	24,865	0	0	0	149,738	0	0	0
Other Real Estate Owned	214,095	0	0	0	51,527	0	176,440	0	0	0
Other Fixed Assets	476,585	691	7,933	41,746	361	11,126	4,435	0	17,524	1
Other Assets	341,227	0	73,547	218,556	200,063	0	21,291	1,142	2,131	3,017
TOTAL ASSETS	47,076,987	300,500	16,066,476	9,895,110	31,836,670	2,423,992	2,932,845	383,303	2,071,036	492,463
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	3,303,892	0	0	0	0	0	226,872	0	0	0
Regular Shares	19,371,868	185,123	9,437,715	7,329,138	28,842,098	1,158,910	2,084,323	340,029	1,114,420	452,935
Money Market Shares	6,616,133	0	0	0	0	764,476	0	0	0	0
Certificates of Deposits	8,785,289	0	2,627,251	21,100	0	0	307,024	0	750,704	22,224
IRA/KEOGH & Retirement Accounts	6,783,254	95,548	2,956,609	0	0	268,932	94,068	0	0	0
All Other Shares and Deposits	0	0	0	196,300	0	0	0	0	373	0
Total Shares and Deposits	44,860,436	280,671	15,021,575	7,546,538	28,842,098	2,192,318	2,712,287	340,029	1,865,497	475,159
Borrowings	0	0	0	0	0	25,000	0	25,000	0	0
Dividends and Interest Payable	321,000	0	14,511	0	566,906	0	20,711	0	0	6,253
Accounts Payable and Other Liabilities	103,135	0	3,930	30,517	46,791	2,310	3,320	2,323	586	0
Regular Reserve	1,342,080	19,682	286,690	427,880	1,118,343	102,036	135,497	17,339	80,851	17,813
Other Reserves	125,000	0	0	0	0	0	0	0	0	0
Undivided Earnings	325,336	147	739,770	1,890,175	1,262,532	102,328	61,030	(1,388)	124,102	(6,762)
TOTAL LIABILITIES & EQUITY	47,076,987	300,500	16,066,476	9,895,110	31,836,670	2,423,992	2,932,845	383,303	2,071,036	492,463

STATE CHARTERED CREDIT UNIONS
December 31, 1990

119 Reporting

Figures in Dollars	WEBER
ASSETS	
Cash	100,724
Loans:	
Unsecured	1,737,574
Auto	8,650,916
Real Estate	3,400,362
All Other to Members	661,484
Other	0
Total Loans	14,450,336
LESS: Allowance for Loans Losses	190,454
Total Investments	8,307,237
LESS: Allowance for Investment Losses.	0
Land and Building (Net)	0
Other Real Estate Owned	0
Other Fixed Assets	65,645
Other Assets	321,615
TOTAL ASSETS	23,055,103
LIABILITIES AND EQUITY	
Deposits:	
Share Drafts	2,353,725
Regular Shares	5,374,651
Money Market Shares	3,679,788
Certificates of Deposits	7,377,020
IRA/KEOGH & Retirement Accounts	2,793,462
All Other Shares and Deposits	0
Total Shares and Deposits	21,578,646
Borrowings	0
Dividends and Interest Payable	143,015
Accounts Payable and Other Liabilities..	10,415
Regular Reserve	734,718
Other Reserves	369,037
Undivided Earnings	219,272
TOTAL LIABILITIES & EQUITY	23,055,103

CONSOLIDATED INCOME STATEMENT
STATE CHARTERED CREDIT UNIONS
FOR THE TWELVE MONTH PERIOD ENDING DECEMBER 31, 1990

119 Reporting
Figures in Dollars

INCOME	
Interest on Loans	155,952,010
LESS: Interest Refund	77,488
Income from Other Investments	55,278,943
Income (Loss) from Trading Securities	(26,996)
Fee Income	13,564,820
Other Operating Income	3,358,021
TOTAL GROSS INCOME	228,049,310
EXPENSES	
Employee Compensation and Benefit	34,931,656
Travel and Conference	1,185,072
Office Occupancy	6,687,999
Office Operations	15,031,806
Educational and Promotional	3,406,585
Loan Servicing	1,743,333
Professional and Outside Services	1,890,192
Provision for Loan Loss	14,412,482
Provision for Investment Loss	1,261,805
Member Insurance	3,747,152
Operating Fees	729,647
Miscellaneous Operating Expense	3,334,616
TOTAL OPERATING EXPENSES	88,362,345
INCOME (LOSS) FROM OPERATIONS BEFORE DIVIDENDS	139,686,965
NON-OPERATING GAINS OR LOSSES	
Gain (Loss) on Investments	(91,052)
Gain (Loss) on Disposition of Assets	(286,968)
Other Non-operating Income (Expense)	(222,058)
INCOME (LOSS) BEFORE DIVIDENDS AND/OR INTEREST	139,086,887
COST OF FUNDS	
Interest on Borrowed Money	169,093
Dividends on Shares	66,273,285
Interest on Deposits	58,832,374
NET INCOME	13,812,135
RESERVE TRANSFERS	
Required Transfer to Statutory Reserves	10,495,749
Additional Transfers to Reserves	1,633,097

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INDUSTRIAL LOAN CORPORATIONS

INDUSTRIAL LOAN CORPORATIONS

June 30, 1991

Name/Address/Tel.	City/Zip	Organized	President	Secretary
American Express Resource Corporation 1225 E. Fort Union Blvd. Suite 200 562-8501	Midvale 84047	1989	Kenneth I. Chenault	Stephen P. Norman
American General Financial Center 2129 South 700 East 486-1077	Salt Lake 84106	1984	Daniel Leitch, III	Gary M. Smith
American Investment Financial 820 East 9400 South 572-1633	Sandy 84070	1979	K. Eric Gardner	Thomas L. Monson
Commercial Credit Plan, Inc. Box 57889 252 E. 6400 South 263-3111	Murray 84107	1976	John B. Duvall III	A. K. McClung, Jr.
Dreyfus Thrift & Commerce Co. #5 Triad, Suite 470 328-4800	Salt Lake 84180	1988	Phillip L. Toia	Alan M. Eisner
Fidelity Trust Company 175 East 400 So., Suite 410 534-3850	Salt Lake 84111	1988	Carol Ondrake	Robert Pozen
GMAC Capital Corporation 4001 So. 700 East, Suite 380 266-1198	Salt Lake 84107	1989	Ralph J. Hall	Kathleen M. Stapleton
Governor Financial Company 529 East So. Temple 359-1666	Salt Lake 84102	1980	K. Eric Gardner	Thomas L. Monson
Great Western Thrift and Loan 81 West 3300 South 467-7029	Salt Lake 84115	1975	Wayne L. Evans	J. Valdes-Cugat
IDS Deposit Corporation 6985 Union Park Center, Suite 235 565-5000	Midvale 84047	1989	Peter A. Lefferts	Curtis B. Ellis

INDUSTRIAL LOAN CORPORATIONS

June 30, 1991

Name/Address/Tel.	City/Zip	Organized	President	Secretary
Liberty Financial Corporation 326 South 500 East 355-7411	Salt Lake 84102	1956	Ray Phillips	Wayne Evans
Merrill Lynch National Financial 60 E. South Temple, Suite 630 363-9850	Salt Lake 84101	1988	Helen L. Duffin	Richard P. Lake
MountainWest Financial 855 East 9400 South 537-4161	Sandy 84070	1990	David C. Richard	William P. O'Hara
St. George Finance, dba St. George Thrift & Loan 10 North 400 East 628-3695	St. George 84770	1977	F. Wayne Whitehead	David Clove
USAA Financial Services Association 2060 East 2100 South 467-1998	Salt Lake 84109	1988	Kenneth H. Petersen	Jack M. Antonini
Utah Financial Services dba Utah Financial Thrift and Loan 4626 Highland Dr. 278-4461	Holladay 84117	1978	John C. Jarman	Mark I. Tsuyuki
Valley Loan Corporation 2105 West 4700 South 298-9093	Salt Lake 84118	1957	Robert I. Bowles	Wayne C. Player

BRANCHES OF

SEVENTEEN INDUSTRIAL LOAN CORPORATIONS

EIGHT BRANCHES

June 30, 1991

Name of Industrial Loan Branch	City	County
American Express Resource Corporation	Salt Lake City	Salt Lake
American General Financial Center	Salt Lake City	Salt Lake
Midvale	Midvale	Salt Lake
Ogden	Ogden	Weber
Provo	Provo	Utah
Riverdale	Ogden	Weber
American Investment Financial	Salt Lake	Salt Lake
Commercial Credit Plan, Inc.	Murray	Salt Lake
Ogden	Ogden	Weber
Orem	Orem	Utah
Dreyfus Thrift & Commerce Company	Salt Lake City	Salt Lake
Fidelity U.S. Depository Trust Company	Salt Lake City	Salt Lake
GMAC Capital Corporation	Salt Lake City	Salt Lake
Governor Financial Company	Salt Lake City	Salt Lake
Great Western Thrift and Loan	Salt Lake City	Salt Lake
Holladay	Holladay	Salt Lake
Ogden	Ogden	Weber
IDS Deposit Corp.	Salt Lake City	Salt Lake
Liberty Financial Corporation	Salt Lake City	Salt Lake
Merrill Lynch National Financial	Salt Lake City	Salt Lake
MountainWest Financial	Sandy	Salt Lake
St. George Finance, dba St. George Thrift & Loan	St. George	Washington
USAA Financial Services Association	Salt Lake City	Salt Lake
Utah Financial Services dba Utah Financial Thrift and Loan	Holladay	Salt Lake
Valley Loan Corporation	Salt Lake City	Salt Lake

CHANGES IN INDUSTRIAL LOAN CORPORATIONS

INDUSTRIAL LOANS AND BRANCHES:	June 30, 1990	June 30, 1991
Industrial Loans	17	17
Branches	7	8
Branches approved but not opened	1	0
Charters operative but not used	4	5

Branches-Approved and Opened:	Date Approved	Date Opened
Commercial Credit Orem		11-05-90

Charters Operative But Not Used:

Thrift	Purchased By	Date
Capitol Thrift & Loan	Americity Federal Savings Bank	10-07-87
	Resold to Everest National Financial	06-21-90
Charter Thrift & Loan	First Deposit Bank	05-05-87
Foothill Financial	Oliver Financial	12-05-87
Home Credit Financial	Advanta Corporation	03-06-90
Pioneer Thrift	PaineWebber Group, Inc.	03-21-91

Main Office Relocation:	To	Date
American Express Resource Corporation	1225 E. Fort Union Blvd., Midvale	01-02-91

Names Changes:	To	Date
Fidelity U. S. Depository Trust Company	Fidelity Trust Company	7-25-90

Purchase and Assumption:	Date
The Commissioner determined that Pioneer Thrift's charter held by First Charter Capital Corporation had not been extinguished. Commissioner approved PaineWebber Group, Inc.'s acquisition of charter.	3-21-91

FIVE INDUSTRIAL LOAN CORPORATIONS IN LIQUIDATION

June 30, 1991

Name of Corporation	City	Date of Possession	Percentage of Deposits Returned to Depositors
Charter Thrift and Loan Grant Thornton, Receiver/Liquidator	Bountiful	12/22/86	* 85%
Commerce Financial, dba Commerce First Thrift Lawrence H. Miller, Receiver/Liquidator	Salt Lake	12/22/86	* 85%
Copper State Thrift and Loan Grant Thornton, Receiver/Liquidator	Salt Lake	12/22/86	* 85%
USA Financial Corp., dba Interlake Thrift Grant Thornton, Receiver/Liquidator	Salt Lake	8/29/86	* 85%
Western Heritage Thrift and Loan Grant Thornton, Receiver/Liquidator	Salt Lake	9/22/86	* 85%

* A class action suit, "Plumb et al. v. State of Utah et al.", Third District Court, State of Utah, No. C-87-4879 was settled in November of 1988 after the legislature passed and the Governor signed legislation to provide financial assistance to depositors of the companies in liquidation. Settlement funds totaling $44 million came from the following sources: $10 million from the State of Utah's General Fund, $15 million from the State of Utah's General Fund in exchange for a share in the liquidation proceeds, and $19 million from the State's insurance carriers. The distribution of the funds occurred on December 20, 1988. Funds were distributed to depositors on a pro rata basis with the result that all depositors of the liquidating thrifts have now received the same percentage of their July 31, 1986 account balances. The distribution percentage is at least 85%. There were distributions on July 31, 1990 and May 15, 1991.

FIVE INDUSTRIAL LOAN CORPORATIONS

IN LIQUIDATION

STATEMENT OF CONDITION

June 30, 1991

Figures in Thousands

ASSETS

Name of Corporation	Cash	Net Receivables	Other Investments	Real Estate Owned	Other Assets	Total Assets
Charter Thrift & Loan	299	241	1	279	2	822
Commerce Financial	8	7,234	2,827	1,441	898	12,408
Copper State Thrift & Loan	1,402	264	29	386	4	2,085
USA Financial Corp. dba Interlake Thrift	739	1,607	25	1,299	11	3,681
Western Heritage Thrift & Loan	297	580	76	49	1	1,003
TOTALS	2,745	9,926	2,958	3,454	916	19,999

LIABILITIES

Name of Corporation	Thrift Certificates	Notes Payables	Other Liabilities	Equity	Liabilities And Capital
Charter Thrift & Loan	3,087	134	4	(2,403)	822
Commerce Financial	16,029	1,975	99	(5,695)	12,408
Copper State Thrift & Loan	6,513	67	47	(4,542)	2,085
USA Financial Corp. dba Interlake Thrift	6,163	82	18	(2,582)	3,681
Western Heritage Thrift & Loan	1,489	56	33	(575)	1,003
TOTALS	33,281	2,314	201	(15,797)	19,999

STATE CHARTERED INDUSTRIAL LOAN COMPANIES
June 30, 1991

17 Reporting Figures in Thousands	TOTAL INDUSTRIAL LOAN CORPS	AMERICAN EXPRESS RESOURCE	AMERICAN GENERAL FINANCIAL	AMERICAN INVESTM'T FINANCIAL	COMMERCIAL CREDIT PLAN, INC.	DREYDUS THRIFT & COMMERCE	FIDELITY TRUST COMPANY	GMAC CAPITAL CORP.	GOVERNOR FINANCIAL COMPANY	GREAT WESTERN T & L
ASSETS										
Cash and Due	53,475	18,108	3,051	5,065	5	2,088	7,775	161	7,508	4,050
Securities	137,839	500	0	399	0	9,017	9,637	1,775	750	0
Federal Funds Sold	83,511	0	0	4,945	0	100	0	1,297	2,515	0
Receivables (Net of Unearned)	978,000	16	372,380	46,650	21,486	199	109,162	70,474	15,525	32,978
LESS: Allowance for Losses	37,873	0	25,910	1,218	717	0	4,132	115	432	464
Assets Held in Trading Accounts	0	0	0	0	0	0	0	0	0	0
Premises and Fixed Assets	3,429	151	1,830	59	26	34	72	216	26	70
Other Real Estate Owned	857	0	32	11	0	0	0	0	353	162
Investments in Unconsolidated Subs	18,332	0	0	0	0	0	0	0	0	0
Customers' Liability	0	0	0	0	0	0	0	0	0	0
Intangible Assets	1,678	11	354	111	0	148	750	0	0	0
Other Assets	44,570	149	12,480	2,738	633	181	1,383	722	426	416
TOTAL ASSETS	1,283,818	18,935	364,217	58,760	21,433	11,767	124,647	74,530	26,671	37,212
LIABILITIES										
Deposits	838,502	11,069	188,852	51,182	0	6,514	91,958	66,074	20,309	32,415
Federal Funds Purchased	250	0	0	0	0	0	0	0	0	0
Demand Notes Issued to U.S. Treasury	0	0	0	0	0	0	0	0	0	0
Other Borrowed Money	191,472	0	141,356	0	20,160	0	10,000	0	0	0
Mortgage Indebtedness	110	0	0	0	0	0	0	0	0	0
Bank's Liability on Acceptances	0	0	0	0	0	0	0	0	0	0
Notes and Subordinated Debentures	39	0	0	0	0	0	0	0	0	0
Other Liabilities	32,886	1,414	1,481	1,543	80	38	7,333	924	185	1,173
TOTAL LIABILITIES	1,063,259	12,483	331,689	52,725	20,240	6,552	109,291	66,998	20,494	33,588
EQUITY CAPITAL										
Perpetual Preferred Stock	0	0	0	0	0	0	0	0	0	0
Common Stock	7,236	50	271	8	110	1,000	875	200	1,000	1,583
Surplus	192,422	5,480	22,941	4,342	2,050	4,283	15,130	8,300	5,051	355
Undivided Profits	20,901	922	9,316	1,685	(967)	(68)	(649)	(968)	126	1,686
TOTAL EQUITY CAPITAL	220,559	6,452	32,528	6,035	1,193	5,215	15,356	7,532	6,177	3,624
TOTAL LIABILITIES & EQUITY	1,283,818	18,935	364,217	58,760	21,433	11,767	124,647	74,530	26,671	37,212

STATE CHARTERED INDUSTRIAL LOAN COMPANIES
June 30, 1991

17 Reporting Figures in Thousands	IDS DEPOSIT CORP.	LIBERTY FINANCIAL CORP.	MERRILL LYNCH NAT' FINANCIAL	MOUNTAIN-WEST FINANCIAL	ST. GEORGE THRIFT & LOAN	USAA FINANCIAL SERVICES	UTAH FINANCIAL SERVICES	VALLEY LOAN CORP.
ASSETS								
Cash and Due	238	112	36	1,421	322	962	2,307	266
Securities	1,000	433	110,579	0	0	3,749	0	0
Federal Funds Sold	0	0	74,481	0	0	0	0	173
Receivables (Net of Unearned)	111,523	2,407	94,053	48,189	2,785	47,685	2,310	178
LESS: Allowance for Losses	2,982	232	865	153	34	527	92	0
Assets Held in Trading Accounts	0	0	0	0	0	0	0	0
Premises and Fixed Assets	404	6	59	371	4	97	4	0
Other Real Estate Owned	0	293	0	0	6	0	0	0
Investments in Unconsolidated Subs	0	0	0	0	0	18,332	0	0
Customers' Liability	0	0	0	0	0	0	0	0
Intangible Assets	0	0	85	201	0	18	0	0
Other Assets	1,937	43	3,187	3,952	46	16,249	28	0
TOTAL ASSETS	112,120	3,062	281,615	53,981	3,129	86,565	4,557	617
LIABILITIES								
Deposits	97,451	1,402	205,023	17,646	2,686	41,953	3,968	0
Federal Funds Purchased	250	0	0	0	0	0	0	0
Demand Notes Issued to U.S. Treasury	0	0	0	0	0	0	0	0
Other Borrowed Money	1,169	316	200	15,065	0	2,903	0	303
Mortgage Indebtedness	0	110	0	0	0	0	0	0
Bank's Liability on Acceptances	0	0	0	0	0	0	0	0
Notes and Subordinated Debentures	0	39	0	0	0	0	0	0
Other Liabilities	2,190	80	9,976	5,477	23	809	160	0
TOTAL LIABILITIES	101,060	1,947	215,199	38,188	2,709	45,665	4,128	303
EQUITY CAPITAL								
Perpetual Preferred Stock	0	0	0	0	0	0	0	0
Common Stock	1	192	1,000	50	469	0	276	151
Surplus	14,054	463	56,000	21,586	0	32,051	336	0
Undivided Profits	(2,995)	460	9,416	(5,843)	(49)	8,849	(183)	163
TOTAL EQUITY CAPITAL	11,060	1,115	66,416	15,793	420	40,900	429	314
TOTAL LIABILITIES & EQUITY	112,120	3,062	281,615	53,981	3,129	86,565	4,557	617

CONSOLIDATED INCOME STATEMENT
STATE CHARTERED INDUSTRIAL LOAN COMPANIES
FOR THE SIX MONTH PERIOD ENDING JUNE 30, 1991

17 Reporting
Figures In Thousands

INTEREST INCOME	
Interest & Fee Income on Loans	11,319
Real Estate Loans	8,649
Installment Loans	6,265
Credit Cards	52.331
Commercial	4,495
Leasing	5
Interest on Balances Due	1,572
Securities	4,344
Interest on Assets in Trading Accounts	0
Interest on Federal Funds	3,339
TOTAL INTEREST INCOME	92,319
INTEREST EXPENSE	
Transaction Accounts	194
Money Market Accounts	5,259
Other Savings Accounts	322
Time CD's Greater Than $100,000	13,190
All Other Time CD's	15,010
Federal Funds Purchased	3
Interest On Demand Notes	9,594
Interest on Mortgages	5
Notes & Debentures	2
TOTAL INTEREST EXPENSE	43,579
NET INTEREST INCOME	48,740
Provision for Loan Loss	20,682
NONINTEREST INCOME	
Service Charges	0
Other	16,959
TOTAL NONINTEREST INCOME	16,959
Gains (Losses) on Securities	0
NONINTEREST EXPENSE	
Salaries & Employee Benefits	7,758
Premises & Fixed Assets	1,667
Other	31,211
TOTAL NONINTEREST EXPENSE	40,636
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS	4,381
Applicable Income Taxes	268
Extraordinary Items (Net of Taxes)	0
NET INCOME	4,113

STATE CHARTERED INDUSTRIAL LOAN COMPANIES
December 31, 1990

17 Reporting Figures in Thousands	TOTAL INDUSTRIAL LOAN CORPS	AMERICAN EXPRESS RESOURCE	AMERICAN GENERAL FINANCIAL	AMERICAN INVESTM'T FINANCIAL	COMMERCIAL CREDIT PLAN, INC.	DREYDUS THRIFT & COMMERCE	FIDELITY TRUST COMPANY	GMAC CAPITAL CORP.	GOVERNOR FINANCIAL COMPANY	GREAT WESTERN T & L
ASSETS										
Cash and Due	81,856	11,810	4,256	2,334	5	6,037	5,312	2,148	1,952	3,027
Securities	99,610	500	0	466	0	3,955	8,832	100	600	0
Federal Funds Sold	170,891	0	0	3,005	0	270	0	872	3,465	0
Receivables (Net of Unearned)	1,197,303	0	360,713	47,997	21,446	173	117,009	61,457	19,199	31,685
LESS: Allowance for Losses	37,396	0	25,910	1,221	721	0	4,132	25	415	364
Assets Held in Trading Accounts	0	0	0	0	0	0	0	0	0	0
Premises and Fixed Assets	2,929	31	1,864	63	0	39	57	100	26	78
Other Real Estate Owned	1,525	0	45	63	168	0	0	0	498	409
Investments in Unconsolidated Subs	15,587	0	0	0	0	0	0	0	0	0
Customers' Liability	0	0	0	0	0	0	0	0	0	0
Intangible Assets	3,407	16	376	120	0	154	2,250	0	0	0
Other Assets	37,498	43	10,043	1,382	676	361	2,382	1,158	404	489
TOTAL ASSETS	1,573,210	12,400	351,387	54,209	21,574	10,989	131,710	65,810	25,729	35,324
LIABILITIES										
Deposits	895,319	5,298	176,030	46,426	0	7,731	97,587	58,850	19,238	26,525
Federal Funds Purchased	1,600	0	0	0	0	0	0	0	0	0
Demand Notes Issued to U.S. Treasury	0	0	0	0	0	0	0	0	0	0
Other Borrowed Money	422,489	0	140,148	0	20,502	0	15,000	0	0	4,100
Mortgage Indebtedness	121	0	0	0	0	0	0	0	0	0
Bank's Liability on Acceptances	0	0	0	0	0	0	0	0	0	0
Notes and Subordinated Debentures	39	0	0	0	0	0	0	0	0	0
Other Liabilities	41,039	750	3,474	2,906	41	26	5,891	325	243	1,122
TOTAL LIABILITIES	1,360,607	6,048	319,652	49,332	20,543	7,757	118,478	59,175	19,481	31,747
EQUITY CAPITAL										
Perpetual Preferred Stock	0	0	0	0	0	0	0	0	0	0
Common Stock	7,236	50	271	8	110	1,000	875	200	1,000	1,583
Surplus	186,422	5,480	22,941	4,342	2,050	2,283	12,130	7,300	5,051	355
Undivided Profits	18,945	822	8,523	527	(1,129)	(51)	227	(865)	197	1,639
TOTAL EQUITY CAPITAL	212,603	6,352	31,735	4,877	1,031	3,232	13,232	6,635	6,248	3,577
TOTAL LIABILITIES & EQUITY	1,573,210	12,400	351,387	54,209	21,574	10,989	131,710	65,810	25,729	35,324

STATE CHARTERED INDUSTRIAL LOAN COMPANIES
December 31, 1990

17 Reporting Figures in Thousands	IDS DEPOSIT CORP.	LIBERTY FINANCIAL	MERRILL LYNCH NAT' FINANCIAL	MOUNTAIN-WEST FINANCIAL	ST. GEORGE THRIFT & LOAN	USAA FINANCIAL SERVICES	UTAH FINANCIAL SERVICES	VALLEY LOAN CORP.
ASSETS								
Cash and Due	6,259	88	7	34,739	267	1,071	2,298	246
Securities	4,988	235	76,275	39	406	3,041	0	173
Federal Funds Sold	0	0	163,279	0	0	0	0	0
Receivables (Net of Unearned)	112,178	2,260	344,131	25,998	2,366	48,225	2,291	175
LESS: Allowance for Losses	2,132	231	1,505	89	44	498	109	0
Assets Held in Trading Accounts	0	0	0	0	0	0	0	0
Premises and Fixed Assets	459	8	66	9	2	126	1	0
Other Real Estate Owned	0	287	0	0	6	0	49	0
Investments in Unconsolidated Subs	0	0	0	0	0	15,587	0	0
Customers' Liability	0	0	0	0	0	0	0	0
Intangible Assets	0	0	103	365	0	23	0	0
Other Assets	1,068	48	5,799	1,006	42	12,567	30	0
TOTAL ASSETS	122,820	2,695	588,155	62,067	3,045	80,142	4,560	594
LIABILITIES								
Deposits	103,712	1,358	269,914	38,076	2,596	38,023	3,955	0
Federal Funds Purchased	1,600	0	0	0	0	0	0	0
Demand Notes Issued to U.S. Treasury	0	0	0	0	0	0	0	0
Other Borrowed Money	4,012	105	235,177	0	0	3,163	0	282
Mortgage Indebtedness	0	112	0	0	9	0	0	0
Bank's Liability on Acceptances	0	0	0	0	0	0	0	0
Notes and Subordinated Debentures	0	39	0	0	0	0	0	0
Other Liabilities	2,662	37	19,859	2,343	36	1,178	146	0
TOTAL LIABILITIES	111,986	1,651	524,950	40,419	2,641	42,364	4,101	282
EQUITY CAPITAL								
Perpetual Preferred Stock	0	0	0	0	0	0	0	0
Common Stock	1	192	1,000	50	469	0	276	151
Surplus	14,054	463	56,000	21,586	0	32,051	336	0
Undivided Profits	(3,221)	389	6,205	12	(65)	5,727	(153)	161
TOTAL EQUITY CAPITAL	10,834	1,044	63,205	21,648	404	37,778	459	312
TOTAL LIABILITIES & EQUITY	122,820	2,695	588,155	62,067	3,045	80,142	4,560	594

CONSOLIDATED INCOME STATEMENT
STATE CHARTERED INDUSTRIAL LOAN COMPANIES
FOR THE TWELVE MONTH PERIOD ENDING DECEMBER 31, 1990

17 Reporting
Figures in Thousands

INTEREST INCOME	
Interest & Fee Income on Loans	23,400
Installment Loans	2,362
Real Estate Loans	16,989
Credit Cards	94,215
Commercial	7,495
Leasing	24
Interest on Balances Due	4,189
Securities	2,835
Interest on Assets in Trading Accounts	0
Interest on Federal Funds	13,406
TOTAL INTEREST INCOME	164,915
INTEREST EXPENSE	
Transaction Accounts	265
Money Market Accounts	8,878
Other Savings Accounts	423
Time CD's Greater Than $100,000	12,232
All Other Time CD's	27,452
Expense on Fed Funds	1
Interest on Demand Notes	33,462
Interest on Mortgages	115
Notes & Debentures	4
TOTAL INTEREST EXPENSE	82,832
NET INTEREST INCOME	82,083
Provision for Loan Loss	34,208
NONINTEREST INCOME	
Service Charges	0
Other	19,596
TOTAL NONINTEREST INCOME	19,596
Gains (Losses) on Securities	104
NONINTEREST EXPENSE	
Salaries & Employee Benefits	9,706
Premises & Fixed Assets	2,437
Other	29,679
TOTAL NONINTEREST EXPENSE	41,822
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS	25,753
Applicable Income Taxes	7,713
Extraordinary Items (Net of Taxes)	0
NET INCOME	18,040

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SAVINGS/BUILDING AND LOAN ASSOCIATIONS

STATE CHARTERED SAVINGS/BUILDING AND LOAN ASSOCIATIONS

June 30, 1991

Name/Address/Tel.	City/Zip	Organized	President	Secretary
First Charter Savings Bank, dba Heritage Savings Bank 95 East Tabernacle 628-0433	St. George 84770	1917	Richard M. Mathis	Bonnie Jean Beesley
Logan Savings and Loan Assn. 399 North Main 753-8010	Logan 84321	1913	Leonard J. Holland	Val J. Peterson
*Payson Building and Loan Society P O Box 68 465-2071	Payson 84651	1920	Gary S. Hansen	Sherman Loveless
United Savings Bank 4185 Harrison Blvd 626-2200	Ogden 84403	1956	Paul Neuenshwander	Lee A. Carter

FEDERAL SAVINGS AND LOAN ASSOCIATIONS

June 30, 1991

Name of Federal Association/Address	City/Zip	President	Secretary
FirstFed America Bank, a Federal Savings Bank 198 No. Main 752-8893	Logan 84321	Ronald G. Barnes	Ruth E. Miyashiro
First Federal Savings Bank 505 East 200 South 366-2265	Salt Lake City 84102	Gerald R. Christensen	Richard A. Fisher
Home Savings Bank, a Federal Savings Bank 130 East 3300 South 486-3600	Salt Lake City 84115	Marilyn S. Donovan (Managing Agent)	
Ogden First Federal Savings and Loan Assn. 2425 Washington Blvd 621-0100	Ogden 84401	Rex L. Rollo	Georgia S. Goodell

*Indicates not insured by Savings Association Insurance Fund (SAIF)

FEDERAL SAVINGS AND LOAN ASSOCIATIONS

June 30, 1991

Name/Address/Tel.	City/Zip	President	Secretary
Olympus Bank, a Federal Savings Bank 115 So. Main St. 363-8111	Salt Lake City 84111	A. Blaine Huntsman	Eleanor L. Lloyd

FOREIGN SAVINGS AND LOAN ASSOCIATION WITH BRANCHES IN UTAH

June 30, 1991

Name/Address/Tel.	City/Zip	President	Secretary
Americity Federal Savings Bank 257 East 200 South 596-1003	Salt Lake City 84111	James C. Jarocki	Gwen Williams

BRANCHES OF

FOUR STATE SAVINGS/BUILDING AND LOAN ASSOCIATIONS

EIGHT BRANCHES

June 30, 1991

Name of Association Branch	City	County
First Charter Savings Bank dba		
Heritage Savings and Loan Association	St. George	Washington
Olympus	Salt Lake City	Salt Lake
ZCMI Center	Salt Lake City	Salt Lake
Logan Savings & Loan Association	Logan	Cache
Tremonton	Tremonton	Box Elder
Payson Building and Loan Society	Payson	Utah
United Savings Bank	Ogden	Weber
Bountiful	Bountiful	Davis
Layton	Layton	Davis
West Jordan	West Jordan	Salt Lake
Salt Lake	Salt Lake City	Salt Lake
Fort Union	Salt Lake City	Salt Lake
IDAHO		
Idaho Falls	Idaho Falls	

CHANGES IN STATE CHARTERED SAVINGS/BUILDING AND LOAN ASSOCIATIONS

STATE SAVINGS AND LOAN ASSNS. AND BRANCHES:	June 30, 1990	June 30, 1991
State Savings/Building and Loan Associations	4	4
Branches	9	8

Branches Closed:	Location	Date
United Savings Bank	Ogden City Mall	2-15-91

Charter Conversion:	Date
Home Savings Bank, a Federal Savings Bank was converted from a state chartered bank to a federal savings bank (mutual).	7-5-90

STATE CHARTERED SAVINGS/BUILDING AND LOAN ASSOCIATIONS
June 30, 1991

4 Reporting Figures in Thousands	TOTAL STATE S&L/SB	HERITAGE SAVINGS AND LOAN	LOGAN SAVINGS AND LOAN	PAYSON BUILDING AND LOAN	UNITED SAVINGS BANK
ASSETS					
Cash, Deposits and Investment Securities	49,557	10,424	12,084	60	26,989
Mortage:					
Pool Securities	51,943	48,937	35	0	2,971
Mortage Loans	227,866	19,156	41,133	53	167,524
LESS: Valuation Allowances, Unamortized Yield Adjustments and Loans In Process	30,111	1,370	1,146	0	27,595
Nonmortage:					
Commercial Loans	12,047	0	0	0	12,047
Consumer Loans	8,766	169	1,015	0	7,582
Accrued Interest Receivable	283	5	53	0	225
LESS: Valuation Allowances, Unamortized Yield Adjustments and Loans In Process	691	0	81	0	610
Real Estate:					
Repossessed (OREO)	21,350	122	242	0	20,986
Held for Investment	13,654	0	449	0	13,205
LESS: Valuation Allowances	1,420	0	268	0	1,152
Investment In Service Corps and Subsidiaries	24,281	3,511	0	0	20,770
Office Premises and Equipment	6,004	654	2,209	0	3,141
Other Assets	40,233	32,578	646	2	7,007
TOTAL ASSETS	423,762	114,186	56,371	115	253,090
LIABILITIES					
Deposits	323,697	56,158	51,077	72	216,390
Advances from FHLBank	15,900	4,400	4,000	0	7,500
Other Borrowings	46,521	45,397	442	0	682
Other Liabilities	6,310	1,779	778	0	3,753
TOTAL LIABILITIES	392,428	107,734	56,297	72	228,325
EQUITY CAPITAL					
Perpetual Preferred Stock	0	0	0	0	0
Common Stock	635	400	0	0	235
Paid-in Surplus	3,830	3,673	0	0	157
Unrealized Losses on Marketable Securities	(369)	0	(369)	0	0
Retained Earnings	27,238	2,379	443	43	24,373
TOTAL EQUITY CAPITAL	31,334	6,452	74	43	24,765
TOTAL LIABILITIES AND EQUITY CAPITAL	423,762	114,186	56,371	115	253,090

FEDERALLY CHARTERED SAVINGS AND LOAN ASSOCIATIONS
June 30, 1991

5 Federal and 1 Foreign Reporting Figures in Thousands	TOTAL FEDERAL S&L/SB	FIRST FEDERAL SAVINGS	FIRSTFED AMERICA BANK	HOME SAVINGS BANK	OGDEN FIRST FEDERAL	OLYMPUS BANK	FS&L/FSB AMERICITY
ASSETS							
Cash, Deposits and Investment Securities	76,303	28,400	10,820	591	7,748	28,744	60,064
Mortage:							
Pool Securities	173,068	52,002	0	0	9,520	111,546	2,741
Mortage Loans	621,918	205,579	25,541	5,449	110,440	274,909	209,339
LESS: Valuation Allowances, Unamortized Yield Adjustments and Loans In Process	25,034	11,365	1,809	50	4,023	7,787	26,060
Nonmortage:							
Commercial Loans	6,750	87	2,204	0	0	4,459	971
Consumer Loans	15,316	12,000	131	88	915	2,182	1,223
Accrued Interest Receivable	43	138	0	1	25	(121)	20
LESS: Valuation Allowances, Unamortized Yield Adjustments and Loans In Process	184	161	(173)	0	7	189	378
Real Estate:							
Repossessed (OREO)	22,270	99	74	969	7,056	14,072	110,686
Held for Investment	2,767	2,155	79	0	533	0	2,959
LESS: Valuation Allowances	3,172	0	0	325	1,212	1,635	315
Investment In Service Corps and Subsidiaries	1,038	494	0	0	397	147	10,167
Office Premises and Equipment	18,067	7,786	901	485	1,230	7,665	1,170
Other Assets	15,796	4,560	1,509	331	3,430	5,966	98,357
TOTAL ASSETS	924,946	301,774	39,623	7,539	136,052	439,958	470,944
LIABILITIES							
Deposits	671,319	226,701	29,400	8,984	114,697	291,537	235,909
Advances from FHLBank	122,350	51,750	4,000	0	12,000	54,600	159,500
Other Borrowings	66,450	2,436	0	57	1,915	62,042	21,701
Other Liabilities	18,507	4,498	1,126	154	2,803	9,926	35,591
TOTAL LIABILITIES	878,626	285,385	34,526	9,195	131,415	418,105	452,701
EQUITY CAPITAL							
Perpetual Preferred Stock	0	0	0	0	0	0	0
Common Stock	1,327	1,327	0	0	0	0	83
Paid-in Surplus	24,738	7,378	4,730	0	0	12,630	11,382
Unrealized Losses on Marketable Securities	(31)	(31)	0	0	0	0	0
Retained Earnings	20,286	7,715	367	(1,656)	4,637	9,223	6,778
TOTAL EQUITY CAPITAL	46,320	16,389	5,097	(1,656)	4,637	21,853	18,243
TOTAL LIABILITIES AND EQUITY CAPITAL	924,946	301,774	39,623	7,539	136,052	439,958	470,944

CONSOLIDATED INCOME STATEMENT
STATE CHARTERED SAVINGS/BUILDINGS AND LOAN ASSOCIATIONS
FOR THE SIX MONTH PERIOD ENDING JUNE 30, 1991

4 Reporting
Figures in Thousands

INCOME STATEMENT

Interest Income	15,912
Interest Expense	12,168
NET INTEREST INCOME	3,744
Net Provision for Losses	2,588
Noninterest Income	5,073
Noninterest Expense	7,053
INCOME BEFORE SALE OF ASSETS	(824)
Gain on Sale of Assets	2,618
Loss on Sale of Assets	260
Income Tax	663
INCOME BEFORE EXTRAORDINARY ITEMS	871
Extraordinary Items	0
NET INCOME	871

STATE CHARTERED SAVINGS/BUILDING AND LOAN ASSOCIATIONS
December 31, 1990

4 Reporting Figures in Thousands	TOTAL STATE S&L/SB	HERITAGE SAVINGS AND LOAN	LOGAN SAVINGS AND LOAN	PAYSON BUILDING AND LOAN	UNITED SAVINGS BANK
ASSETS					
Cash, Deposits and Investment Securities	56,285	14,890	10,313	46	31,036
Mortage:					
Pool Securities	37,269	34,168	37	0	3,064
Mortage Loans	255,938	19,065	44,777	75	192,021
LESS: Valuation Allowances, Unamortized Yield Adjustments and Loans In Process	46,793	1,114	820	0	44,859
Nonmortage:					
Commercial Loans	13,073	0	0	0	13,073
Consumer Loans	10,137	252	1,861	0	8,024
Accrued Interest Receivable	303	4	73	0	226
LESS: Valuation Allowances, Unamortized Yield Adjustments and Loans In Process	431	0	28	0	403
Real Estate:					
Repossessed (OREO)	23,006	248	718	0	22,040
Held for Investment	18,216	367	77	0	17,772
LESS: Valuation Allowances	2,567	70	256	0	2,241
Investment In Service Corps and Subsidiaries	23,702	3,414	0	0	20,288
Office Premises and Equipment	6,141	677	2,323	0	3,141
Other Assets	27,029	21,331	678	7	5,013
TOTAL ASSETS	421,308	93,232	59,753	128	268,195
LIABILITIES					
Deposits	320,525	59,389	51,493	82	209,561
Advances from FHLBank	25,900	0	5,150	0	20,750
Other Borrowings	37,098	27,624	1,780	0	7,694
Other Liabilities	6,807	1,145	665	0	4,997
TOTAL LIABILITIES	390,330	88,158	59,088	82	243,002
EQUITY CAPITAL					
Perpetual Preferred Stock	0	0	0	0	0
Common Stock	635	400	0	0	235
Paid-in Surplus	3,830	3,673	0	0	157
Unrealized Losses on Marketable Securities	0	0	0	0	0
Retained Earnings	26,513	1,001	665	46	24,801
TOTAL EQUITY CAPITAL	30,978	5,074	665	46	25,193
TOTAL LIABILITIES AND EQUITY CAPITAL	421,308	93,232	59,753	128	268,195

FEDERALLY CHARTERED SAVINGS AND LOAN ASSOCIATIONS
December 31, 1990

5 Federal and 2 Foriegn Reporting Figures in Thousands	TOTAL FEDERAL S&L/FSB	FIRST FEDERAL SAVINGS	FIRSTFED AMERICA BANK	HOME SAVINGS	OGDEN FIRST FEDERAL	OLYMPUS BANK	TOTAL FOREIGN FS&L/FSB	AMERICITY	SANDIA
ASSETS									
Cash, Deposits and Investment Securities	77,744	29,968	8,307	903	6,902	31,664	203,939	115,892	88,047
Mortage:									
Pool Securities	183,022	59,031	0	0	1,934	122,057	3,121	3,108	13
Mortage Loans	622,397	194,112	25,775	6,488	124,409	271,613	509,080	172,854	336,226
LESS: Valuation Allowances, Unamortized Yield Adjustments and Loans In Process	20,153	8,223	1,678	114	3,871	6,267	114,989	15,008	99,981
Nonmortage:									
Commercial Loans	8,242	112	2,809	0	76	5,245	64,196	2,902	61,294
Consumer Loans	13,555	10,940	154	122	677	1,662	12,898	2,979	9,919
Accrued Interest Receivable	232	129	0	6	25	72	1,700	28	1,672
LESS: Valuation Allowances, Unamortized Yield Adjustments and Loans In Process	611	125	(231)	0	0	717	40,943	81	40,862
Real Estate:									
Repossessed (OREO)	22,951	411	261	1,951	6,982	13,346	283,761	174,963	108,798
Held for Investment	2,975	2,164	0	0	811	0	4,268	2,959	1,309
LESS: Valuation Allowances	1,850	0	0	466	384	1,000	11,037	315	10,722
Investment In Service Corps and Subsidiaries	1,077	542	0	1	421	113	11,554	9,388	2,166
Office Premises and Equipment	16,981	7,851	946	498	1,276	6,410	13,198	1,276	11,922
Other Assets	17,254	5,647	1,681	445	3,329	6,152	24,195	18,397	5,798
TOTAL ASSETS	943,816	302,559	38,486	9,834	142,587	450,350	964,941	489,342	475,599
LIABILITIES									
Deposits	663,630	224,045	28,498	7,617	111,643	291,827	1,197,805	257,888	939,917
Advances from FHLBank	143,550	51,850	4,000	2,575	20,525	64,600	159,500	159,500	0
Other Borrowings	77,483	8,302	0	58	2,971	66,152	381,148	28,440	352,708
Other Liabilities	12,846	3,351	814	205	1,959	6,517	66,312	26,569	39,743
TOTAL LIABILITIES	897,509	287,548	33,312	10,455	137,098	429,096	1,804,765	472,397	1,332,368
EQUITY CAPITAL									
Perpetual Preferred Stock	400	0	0	400	0	0	0	0	0
Common Stock	1,400	1,150	0	250	0	0	83	83	0
Paid-in Surplus	24,286	5,241	5,057	1,358	0	12,630	11,382	11,382	0
Unrealized Losses on Marketable Securities	(159)	(159)	0	0	0	0	0	0	0
Retained Earnings	20,380	8,779	117	(2,629)	5,489	8,624	(851,289)	5,480	(856,769)
TOTAL EQUITY CAPITAL	46,307	15,011	5,174	(621)	5,489	21,254	(839,824)	16,945	(856,769)
TOTAL LIABILITIES AND EQUITY CAPITAL	943,816	302,559	38,486	9,834	142,587	450,350	964,941	489,342	475,599

CONSOLIDATED INCOME STATEMENT
STATE CHARTERED SAVINGS/BUILDINGS AND LOAN ASSOCIATIONS
FOR THE TWELVE MONTH PERIOD ENDING DECEMBER 31, 1990

4 Reporting
Figures in Thousands

INCOME STATEMENT

Interest Income	40,775
Interest Expense	28,311
NET INTEREST INCOME	12,464
Net Provision for Losses	4,968
Noninterest Income	5,702
Noninterest Expense	13,033
INCOME BEFORE SALE OF ASSETS	165
Gain on Sale of Assets	1,927
Loss on Sale of Assets	563
Income Tax	2,521
INCOME BEFORE EXTRAORDINARY ITEMS	(992)
Extraordinary Items	1,289
NET INCOME	297

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TRUST COMPANIES

DEPOSITORY INSTITUTIONS WITH TRUST POWERS AND TRUST COMPANIES

June 30, 1991

Name of Company/Address	City/Zip	Trust Manager
Bank of Utah 2605 Washington Blvd 625-3515	Ogden 84401	Richard J. Carroll
Central Bank and Trust 202 South Main 375-1000	Springville 84663	David W. MacBeth
Deseret Trust Company 10 East South Temple, Suite 1230 363-2941	Salt Lake City 84133	Harvey S. Glade
Fidelity Trust Company 175 East 400 South, Suite 410 534-3850	Salt Lake City 84111	Carol Ondrake
Holladay Bank and Trust 2020 East 4800 South 272-4275	Salt Lake City 84117-5171	Ronald N. Spratling, Jr.
Key Trust of the West 50 South Main Street 535-1183	Salt Lake City 84130	James D. Sparks
Steiner Trust Company 505 East South Temple 328-8831	Salt Lake City 84102	Carol S. McCormick
Valley Bank and Trust Company 80 West Broadway 481-5000	Salt Lake City 84111	Rex. G. Wheeler
West One Trust Company 107 South Main Street 534-6085	Salt Lake City 84111	Michael W. Giesa

CHANGES IN DEPOSITORY INSTITITIONS WITH TRUST POWERS AND TRUST COMPANIES

TRUST COMPANIES:	June 30, 1990	June 30, 1991
Number of Companies with Trust Powers	9	9

Trust Powers Approved:	Location	Date
None		

National Banks With Trust Powers:

First Interstate Bank of Utah, N.A. . . . . Salt Lake City
First Security Bank of Utah, N.A. . . . . Ogden
Zions First National Bank . . . . . Salt Lake City

DESERET TRUST COMPANY

STATEMENT OF CONDITION

As of June 30, 1991

ASSETS	$ Amount
Cash and due from banks	56,717
Investments	0
Trust fees receivable	39,120
Due from affiliates	45,657
Due from trust accounts	45,000
Asset accruals	1,301
Prepaid expenses	22,290
Net premises and equipment	225,369
Intangible assets	0
Other assets	216,027
Total Assets	651,481

LIABILITIES	
Accounts payable	13,123
Due to affiliates	1,500
Due to trust accounts	0
Liability accruals	1,811
Borrowings	0
Other liabilities	43,523
Deferred income taxes	0
Total Liabilities	59,957

EQUITY CAPITAL	
Total Capital	591,524
Total Liabilities and Capital	651,481

STEINER TRUST COMPANY

STATEMENT OF CONDITION

As of June 30, 1991

ASSETS	$ Amount
Cash and equivalents	43,950
Investments	0
Trust fees receivable	0
Due from affiliates	0
Due from trust accounts	0
Asset accruals	0
Prepaid expenses	276
Net premises and equipment	0
Intangible assets	0
Other assets	0
Total Assets	44,226

LIABILITIES	
Accounts payable	0
Due to affiliates	0
Due to trust accounts	0
Liability accruals	0
Borrowings	0
Other liabilities	0
Deferred income taxes	0
Total Liabilities	0

EQUITY CAPITAL	
Common stock	25,000
Surplus	15,000
Undivided earnings	4,226
Total Capital	44,226
Total Liabilities and Capital	44,226

WEST ONE TRUST COMPANY

STATEMENT OF CONDITION

As of June 30, 1991

ASSETS	$ Amount
Cash and equivalents	12,668
Investments	563,852
Trust fees receivable	640,459
Due from affiliates	0
Due from trust accounts	0
Asset accruals	0
Prepaid expenses	0
Net premises and equipment	142,834
Intangible assets	0
Other assets	113,894
Total Assets	1,473,707

LIABILITIES	
Accounts payable	0
Due to affiliates	0
Due to trust accounts	0
Liability accruals	21,500
Borrowings	0
Other liabilities	0
Deferred income taxes	(10,889)
Total Liabilities	10,611

EQUITY CAPITAL	
Common stock	150,000
Surplus	400,000
Undivided earnings	913,096
Total Capital	1,463,096
Total Liabilities and Capital	1,473,707

FINANCIAL INSTITUTION HOLDING COMPANIES

FINANCIAL INSTITUTION HOLDING COMPANIES REGISTERED

WITH UTAH DEPOSITORY AFFILIATES

June 30, 1991

Holding Company(ies)	Location	Utah Affiliate	Location
American Express Travel Related Services	New York, NY	American Express Resource Corporation	Salt Lake City
American Express Company	New York, NY		
American General Finance, Inc.	Evansville, IN	American General Financial Center	Salt Lake City
American General Corporation	Houston, TX		
Blazer Financial Corporation	Cordova, TN	Great Western Thrift and Loan	Salt Lake City
Great Western Service Corporation Two	Beverly Hills, CA		
Great Western Bank, a Federal Savings Bank	Beverly Hills ,CA		
Great Western Financial Corporation	Beverly Hills, CA		
Bonneville Bancorp	Provo, UT	Bonneville Bank	Provo
Bonneville Bancorp ESOP	Provo, UT		
Brighton Bancorp	Salt Lake City, UT	Brighton Bank	Salt Lake City
Browning Bancorp	Ogden, UT	Bank of Utah	Ogden
Capital Bancorp	Salt Lake City, UT	Capital City Bank	Salt Lake City
Central Bancorporation	Springville, UT	Central Bank and Trust	Springville
Commercial Credit Company	Baltimore, MD	Commercial Credit Plan Incorporated	Salt Lake City
Cottonwood Bancorporation	Salt Lake City, UT	Cottonwood Security Bank	Salt Lake City
The Dreyfus Corporation	New York, NY	Dreyfus Thrift & Commerce	Salt Lake City
FMR Corporation	Boston, MA	Fidelity Trust Company	Salt Lake City

Note:
The corporation listed first in this column indicates the immediate owner of the Utah affiliate(s). The corporations indented below the immediate owner indicates parents of each preceding subsidiary.

This column indicates the location of each holding company by city and state.

This column indicates the names of Utah affiliate owned by a holding company(ies)

This column indicates the home office of each Utah affiliate by city.

FINANCIAL INSTITUTION HOLDING COMPANIES REGISTERED

WITH UTAH DEPOSITORY AFFILIATES

June 30, 1991

Holding Company(ies)	Location	Utah Affiliate	Location
Far West Bancorporation	Provo, UT	Far West Bank	Provo
First Bankshares, Inc.	St. George, UT	Dixie State Bank	St. George
First Charter Corporation	St. George, UT	First Charter Savings Bank dba, Heritage Savings and Loan	St. George
First Institutional Service Corporation, Inc.	Salt Lake City, UT	First Professional Bank	Salt Lake City
General Motors Acceptance Corporation General Morots Corporation	Detroit, MI Detroit, MI	GMAC Capital Corp.	Salt Lake City
Guardian Bancorp	Salt Lake City, UT	Guardian State Bank	Salt Lake City
Home Credit Corporation	Salt Lake City, UT	Home Credit Bank	Salt Lake City
IDS Financial Corporation American Express Company	Minneapolis, MN New York, NY	IDS Financial Corp.	Salt Lake City
Key Bancshares of Utah, Inc. Keycorp	Salt Lake City, UT Albany, NY	Key Bank of Utah	Salt Lake City
Leucadia National Corporation	New York, NY	American Investment Financial American Investment Bank, N.A. Governor Financial Company	Sandy Salt Lake City Salt Lake City
Merrill Lynch Group, Inc. Merrill Lynch & Co., Inc.	New York, NY New York, NY	Merrill Lynch National Financial	Salt Lake City
Sears Consumer Financial Group Sears, Roebuck and Co.	Rivberwoods, IL Chicago, IL	MountainWest Financial	Sandy
UB&T Bancorp	Bountiful, UT	Utah Bank and Trust	Bountiful

Note:
The corporation listed first in this column indicates the immediate owner of the Utah affiliate(s). The corporations indented below the immediate owner indicates parents of each preceding subsidiary.

This column indicates the location of each holding company by city and state.

This column indicates the names of Utah affiliate owned by a holding company(ies)

This column indicates the home office of each Utah affiliate by city.

FINANCIAL INSTITUTION HOLDING COMPANIES REGISTERED

WITH UTAH DEPOSITORY AFFILIATES

June 30, 1991

Holding Company(ies)	Location	Utah Affiliate	Location
U.S. Bancorp	Portland, OR	U.S. Bank of Utah	Salt Lake City
USAA Bancorp, Inc.	San Antonio, TX	USAA Financial Services	
USAA Capital Corp.	San Antonio, TX	Association	Salt Lake City
USAA	San Antonio, TX	USAA Credit Card Bank	Salt Lake City
USAA Financial Services Association	Salt Lake City, UT	USAA Credit Card Bank	Salt Lake City
USAA Bancorp, Inc.	San Antonio, TX		
USAA Capital Corp.	San Antonio, TX		
USAA	San Antonis, TX		
United Bancorp	Salt Lake City, UT	United Bank	Salt Lake City
Valley National Corporation	Salt Lake City, UT	Valley Bank & Trust	Salt Lake City
	Phoenix, AZ	Valley Central Bank	Richfield
West One Bancorp	Boise, ID	West One Bank	Salt Lake City

Note:
The corporation listed first in this column indicates the immediate owner of the Utah affiliate(s). The corporations indented below the immediate owner indicates parents of each preceding subsidiary.

This column indicates the location of each holding company by city and state.

This column indicates the names of Utah affiliate owned by a holding company(ies)

This column indicates the home office of each Utah affiliate by city.

LICENSED ISSUERS OF TRAVELERS CHECKS

COMPANIES REGISTERED TO ISSUE TRAVELERS CHECKS OR MONEY ORDERS

June 30, 1991

Name:	Location:
American Express Travel Related Services Co., Inc.	New York, NY
Travellers Cheque Associates, Ltd.	New York, NY
Western Union Fiancial Services, Inc.	Upper Saddle River, NJ
Societe Francaise du Cheque de Voyage	New York, NY
BA Cheque Corporation	San Francisco, CA
Travelers Express Company, Inc.	Minneapolis, MN
Smith's Food and Drug Centers, Inc.	Salt Lake City, UT
Harmon's, Inc.	W. Valley City, UT
Citicorp Services, Inc.	Chicago, IL
Thriftway Marketing Corp.	Farmington, NM
Interpayment Services Limited	New York, NY
Comdata Network, Inc.	Brentwood, TN
Thomas Cook, Inc.	Princeton, NJ

LOAN PRODUCTION OFFICES

LOAN PRODUCTION OFFICE REGISTERED TO DO BUSINESS IN UTAH

June 30, 1991

Name:	Out of State Depository:
Key Agricultural Credit Corporation	Key Bank of Wyoming, WY
U. S. Bancorporation Real Estate Services	U. S. Bancorporation, OR

MORTGAGE LENDERS, BROKERS, SERVICERS

MORTGAGE LEDERS, BROKERS, AND SERVICERS REGISTERED TO DO BUSINESS IN UTAH

June 30, 1991

Name	Address	City/Zip
A. B. MORTGAGE CORP	519 WEST CARSON STREET, #204	CARSON, CA 90745
ACADEMY MORTGAGE CORP	4055 S 700 E #200	SALT LAKE CITY, UT 84107
ACCUBANC MORTGAGE CORP	12377 MERIT DR #600	DALLAS, TX 75251
ADVANCED FINANCIAL CORP	1005 TERMINAL WAY #162	RENO, NV 89502
AIM MORTGAGE, INC.	1050 E 3300 S	SALT LAKE CITY, UT 84106
ALLIANCE MORTGAGE CO	4500 SALISBURY RD	JACKSONVILLE, FL 32216
ALLIED GROUP MORTGAGE CO	1701 48TH ST #100	DES MOINES, IA 50265
AMERICA'S MORTGAGE CO	PO BOX 6548	SPRINGFIELD,IL 62708
AMERICAN CONCORD MORTGAGE CORP.	6925 UNION PARK CENTER, #150	MIDVALE,, UT 84047
AMERICAN EAGLE MORTGAGE	750 N 200 W #103A	PROVO, UT 84601
AMERICAN MORTGAGE LOAN CORP	2105 W 4700 S	SALT LAKE CITY, UT 84118
AMERICAN RESIDENTIAL MORTGAGE CORP	11119 N PINES RD	LA JOLLA, CA 92037
AMERISTAR FINANCIAL CORP	3860 CALLE FORTUNADA	SAN DIEGO, CA 92123
AMWEST SAVINGS	PO BOX 8530	AMARILLO, TX 79114-8530
ANCHOR MORTGAGE INC	50 WEST BROADWAY, #1000	SALT LAKE CITY, UT 84101
ARCS MORTGAGE, INC.	26541 AGOURA RD	CALABASAS, CA 91302
ASSOCIATES FINANCIAL SERVICES/UTAH	PO BOX 660237	IRVING, TX 75062-2789
ASSOCIATES NATIONAL MORTGAGE CORP	250 CARPENTER FREEWAY	IRVING, TX 75062-2789
ASSURED FINANCIAL MORTGAGE CORP	855 NO. FREEDOM BLVD.	PROVO, UT 84604
AURORA CREDIT SERVICES, INC	1024 20TH AVENUE NORTH	SO. ST PAUL, MN 55075
BANCBOSTON MORTGAGE CORP	7301 BAYMEADOWS WY	JACKSONVILLE, FL 32256
BANCPLUS MORTGAGE CORP	9601 MCALLISTER FREEWAY	SAN ANTONIO, TX 78216
BANK IV WICHITA/FOURTH FIN'L MTG.CO	PO BOX 1069	WICHITA, KS 67201
BARCLAYS AMERICAN/MTG. CORP.	5032 PARKWAY PLAZA BLVD, BLDG 8	CHARLOTTE, NC 28217
BENEFICIAL MORTGAGE CO OF UTAH	1741-3 WEST 7800 S	WEST JORDAN, UT 84084
BENEFICIAL MORTGAGE CORP	200 CONTINENTAL DR	NEWARK, DE 19713-4303
BERRETT MORTGAGE SERVICES	PO BOX 84	PARK CITY, UT 84060
BOWEST CORPORATION/LEGAL DEPT	3300 NO. TORREY PINES COURT	LA JOLLA, CA 92037-1021
CACHE MORTGAGE CORP	33 NORTH MAIN	LOGAN, UT 84321
CAKO FINANCIAL	3760 SO. HIGHLAND DR. #200	SALT LAKE CITY, UT 84106
CALIFORNIA MORTGAGE SERVICE	PO BOX 25019	SANTA ANA, CA 92799
CALVERT MORTGAGE CO	2225 E. MURRAY HOLLADAY RD,STE 105	SALT LAKE CITY, UT 84117
CAPITAL ASSETS FINANCIAL SRVCS	6000 S 300 E #200	SALT LAKE CITY, UT 84107
CENTRUST MORTGAGE CORP	350 S. W. 12TH AVENUE	DEERFIELD BEACH, FL 33442
CHASE HOME MORTGAGE CORP	4915 INDEPENDENCE PARKWAY	TAMPA, FL 33634-7523
CHASE MANHATTAN OF UTAH	ONE WORLD TRADE CENTER, #4629	NEW YORK, NY 10081
CHEMICAL MORTGAGE COMPANY	101 E. TOWN STREET	COLUMBUS, OH 43215
CITIBANK (ARIZONA)	PO BOX 2908	PHOENIX, AZ 85062-2908
CITICORP MORTGAGE, INC	670 MASON RIDGE CTR DR MAIL STATION 22	ST. LOUIS, MO 63141
CITIFED MORTGAGE CORP OF AMERICA	ONE CITIZENS FEDERAL CENTRE	DAYTON, OH 45402
CITIZENS FIRST FINANCIAL CORP	4800 S 970 E #2-F	SALT LAKE CITY, UT 84117
CITYFED MORTGAGE CO	30 WARDER ST	SPRINGFIELD, OH 45501
COLONIAL SAVINGS AND LOAN ASSOC.	2626 W FREEWAY	FORT WORTH, TX 76102
COMMERCIAL CREDIT PLAN, INC	300 ST PAUL PLACE	BALTIMORE, MD 21202

MORTGAGE LEDERS, BROKERS, AND SERVICERS REGISTERED TO DO BUSINESS IN UTAH

June 30, 1991

Name	Address	City/Zip
COMMERCIAL FEDERAL MORTGAGE CORP	2120 SOUTH 72ND STREET	OMAHA, NE 68124
COMMONWEALTH MORTGAGE CO OF AMERICA	10000 MEMORIAL DR #600	HOUSTON, TX 77024
CORSTAN INC	4100 W. FLAMINGO ROAD, SUITE 2100	LAS VEGAS, NV 89103
CORVAL FINANCIAL SERVICES INC	285 W. TABERNACLE, # 304 PO BOX 2772	ST. GEORGE, UT 84771
COUNTRYWIDE FUNDING CORP	155 N LAKE AVE - LEGAL DEPT	PASADENA, CA 91101
COVINGTON CAPITAL CORP.	945 E. 7145 S., SUITE B-102	MIDVALE, UT 84047
CREATIVE FINANCING, INC	10306 REGENCY PARKWAY DR. #100W	OMAHA, NE 68114
CRESTAR MORTGAGE CORPORATION	PO BOX 26588	RICHMOND, VA 23261-6588
CTX FINANCIAL	2875 S MAIN #201	SALT LAKE CITY, UT 84115
CUNA MORTGAGE CORP	PO BOX 1332	MADISON, WI 53701-1332
DIME SAVINGS BANK OF NEW YORK, FSB	122 EAB PLAZA, EAST TOWER	UNIONDALE, NY 11556-0121
DIRECTORS MORTGAGE LOAN CORP	1595 SPRUCE ST	RIVERSIDE, CA 92507
DISCOUNT MORTGAGE EXCHANGE	873 SOUTH OREM BLVD, SUITE 1	OREM, UT 84058
DIVERSIFIED MORTGAGE SERVICES	565 E. 4500 SO., SUITE A-230	SALT LAKE CITY, UT 84107
EMERALD MORTGAGE CO	603 E 4500 S #100 PO BOX 57563	SALT LAKE CITY, UT 84157-0563
EMPIRE FINANCIAL GROUP INC	25 EAST 200 NORTH	PROVO, UT 84606
EMPIRE OF AMERICA REALTY CREDIT CP	EMPIRE PLAZA, 100 SENECA ST.	BUFFALO, NY 14203-2933
EQUITIES INC	507 EAST 1700 SO.	SALT LAKE CITY, UT 84105
EQUITY MORTGAGE CORP	268 NO. LINCOLN, SUITE 11	CORONA, CA 91720-1850
FAIRFAX MORTGAGE CORP	7133 RUTHERFORD RD	BALTIMORE, MD 21207
FAR WEST SAVINGS & LOAN ASSOC.	4001 MACARTHUR BLVD	NEWPORT BEACH, CA 92660
FARM & HOME SAVINGS ASSOC.	221 WEST CHERRY STREET	NEVADA, MO 64772
FBS MORTGAGE CORP	2550 UNIVERSITY AVE. WEST #300	ST. PAUL, MN 55114
FIREMAN'S FUND MORTGAGE CORP	27555 FARMINGTON RD	FARMINGTON HILLS, MI 48334
FIRST AMERICAN MORTGAGE CORP	PO BOX 26984	GREENSBORO, NC 27419-6984
FIRST COLONY MORTGAGE CORP	1111 SO. OREM BLVD	OREM, UT 84058
FIRST DEPOSIT NATIONAL CORP	9TH FLOOR PO BOX 3889	SAN FRANCISCO, CA 94119
FIRST FINANCIAL CORP	1272 SO. WOODRUFF	IDAHO FALLS, ID 83404
FIRST UNION HOME EQUITY CORP	ONE FIRST UNION PLAZA, 0361	CHARLOTTE, NC 28288
FIRST UNION MORTAGE CORP.	PO BOX 18109	RALEIGH, NC 27619
FIRST UTAH MORTGAGE CORP	24 SOUTH MAIN STREET	LOGAN, UT 84321
FIRST WESTERN MORTGAGE CORP	PO BOX 548	PARK CITY, UT 84060
FLEET MORTGAGE CORP	11200 W. PARKLAND AVE., PO BOX 800	MILWAUKEE, WI 53201-0800
FLEET REAL ESTATE FUNDING CORP	1333 MAIN ST	COLUMBIA, SC 29211
FORD CONSUMER FINANCE CO INC	250 E. CARPENTER FREEWAY	IRVING, TX 75062
FORT WORTH MORTGAGE CORP	2626 W FREEWAY PO BOX 2990	FORT WORTH, TX 76113
FOSTER MORTGAGE CORP	6000 WESTERN PLACE, PO BOX 171	FORT WORTH, TX 76101
FREEDOM MORTGAGE CORP	1660 EAST MURRAY-HOLLADAY ROAD	SALT LAKE CITY, UT 84117
FRONTIER MORTGAGE CORP	2550 S RAINBOW STE E-8	LAS VEGAS, NV 89102
GATE CITY FEDERAL SAVINGS BANK	PO BOX 2847	FARGO, ND 58108
GE CAPITAL ASSET MANAGEMENT CORP	2001 NO. BEAUREGARD ST. #1200	ALEXANDRIA, VA 22311
GE CAPITAL MORTGAGE SERVICES INC	2339 ROUTE 70 WEST, PO BOX 5260	CHERRY HILL, NJ 08034
GENERAL ELECTRIC CAPITAL CORP	10777 WESTHEIMER #1100	HOUSTON, TX 77042
GLEN IVY RESORTS INC	268 NO. LINCOLN, SUITE 11	CORONA, CA 91720-1850

MORTGAGE LEDERS, BROKERS, AND SERVICERS REGISTERED TO DO BUSINESS IN UTAH

June 30, 1991

Name	Address	City/Zip
GREYSTONE MORTGAGE, INC.	71 N 100 W	VERNAL, UT 84078
GUILD MORTGAGE COMPANY	PO BOX 85304	SAN DIEGO, CA 92186-5304
GULF STATES MORTGAGE CO INC	900 CIRCLE 75 PARKWAY, SUITE 1500	ATLANTA, GA 30339
HSA SERVICING CORP	4900 RIVERGRADE ROAD	IRWINDALE, CA 91706
HUGHES MORTGAGE SERVICES INC	7070 UNION PARK AVE., SUITE 360	MIDVALE, UT 84047
IMCO REALTY SRVCS/NORTH AMER MTG	3883 AIRWAY DR	SANTA ROSA, CA 95403
INDEPENDENCE ONE MORTGAGE CORP	PO BOX 5076	SOUTHFIELD, MI 48086-5076
INDEPENDENT BANKERS MTG CO INC	PO BOX 742608	HOUSTON, TX 77274-2608
INTERWEST MORTGAGE SERVICES	2480 SO. MAIN, SUITE 205	SALT LAKE CITY, UT 84115
J M FINANCIAL CORP	1323 E 4200 S	SALT LAKE CITY, UT 84124
J.I. KISLAK MORTGAGE CORP	7900 MIAMI LAKES DR WEST	MIAMI LAKES, FL 33016-5897
J.I. KISLAK MORTGAGE SRVC CORP	7900 MIAMI LAKES DR WEST	MIAMI LAKES, FL 33016-5897
JAMES B. NUTTER & CO.	4153 BROADWAY	KANSAS CITY, MO 64111
JOHNSON-ANDERSON MORTGAGE CO	55 E CENTENNIAL AVE	ENGLEWOOD, CO 80110
KENNELLY & ASSOCIATES	3335 SOUTH 900 EAST	SALT LAKE CITY, UT 84106
KEY MORTGAGE FUNDING, INC.	195 E 6100 S	MURRAY, UT 84107
KEYCORP MORTGAGE INC	205 PARK CLUB LANE	BUFFALO, NY 14231-9000
KNUTSON MORTGAGE CORP	3001 METRO DRIVE	BLOOMINGTON, MN 55425
LANDMARK MORTGAGE CO	PO BOX 191	SANDY, UT 84091
LEADER FEDERAL BANK FOR SAVINGS	PO BOX 1860	MEMPHIS, TN 38101-1860
LINCOLN SERVICE CORP	1100 WALNUT ST	OWENSBORO, KY 42301
LISH MORTGAGE	96 SOUTH MAIN	BRIGHAM CITY, UT 84302
LOAN AMERICA FINANCIAL CORP	8100 OAK LANE	MIAMI LAKES, FL 33016
LOMAS MORTGAGE USA, INC.	1600 VICEROY DR	DALLAS, TX 75235
LONE PEAK MORTGAGE CORP	5525 S 900 E	MURRAY, UT 84117
MANUFACTURERS HANOVER SERVICING INC	1400 EAST NEWPORT CENTER DR	DEERFIELD BEACH, FL 33442
MARINE MIDLAND MORTGAGE CORPORATION	ONE MARINE MIDLAND CENTER	BUFFALO, NY 14203-2827
MARKET STREET MORTGAGE CORP	3550 W BUSCH BLVD STE 300	TAMPA, FL 33618
MEDALLION MORTGAGE CO	PO BOX 9369	SAN JOSE, CA 95157
MERIDIAN MORTGAGE CORP	744 WEST LANCASTER AVE. PO BOX 6800	WAYNE, PA 19087
MERIT FINANCIAL	3760 S HIGHLAND DR #500	SALT LAKE CITY, UT 84106
MERRILL LYNCH EQUITY MGNT, INC	7751 BELFORT PARKWAY, BLDG 200	JACKSONVILLE, FL 32256
MIDLAND MORTGAGE CO	PO BOX 26750	OKLAHOMA CITY, OK 73126-0750
MIDNATION FUNDING CORP.	501 W I-44 ROAD, # 220	OKLAHOMA, OK 73118-6054
MIDSTATE FINANCIAL SRVC, INC.	PO BOX 58099	FAYETTEVILLE, NC 28305-8099
MIDVALLEY MORTGAGE	5692 S REDWOOD RD	SALT LAKE CITY, UT 84123
MOLTON, ALLEN & WILLIAMS CORP	100 BROOKWOOD PL STE 300 PO BOX 10025	BIRMINGHAM, AL 35202-0025
MONEYLINE MORTGAGE INC	3760 SO. HIGHLAND DR. #500	SALT LAKE CITY, UT 84106
MONOGRAM HOME EQUITY CORPORATION	260 LONG RIDGE RDSTAMFORD, CT 06904	
MORTGAGE LOAN SERVICE/LDS CHURCH	50 E NO. TEMPLE - 17TH FLR	SALT LAKE CITY, UT 84150
MORTGAGE ONE, USA, INC.	6985 UNION PARK AVE #135	SALT LAKE CITY, UT 84047
MOUNTAIN STATES MTG CENTERS INC	1333 E 9400 S	SANDY, UT 84093
MULTISERVE, INC.	754 S 400 E #200	OREM, UT 84058
MULTIVEST CORP	4460 S HIGHLAND DR #320	SALT LAKE CITY, UT 84124

MORTGAGE LEDERS, BROKERS, AND SERVICERS REGISTERED TO DO BUSINESS IN UTAH

June 30, 1991

Name	Address	City/Zip
MUTUAL MORTGAGE SRVCS, INC.	2875 S MAIN ST #201	SALT LAKE CITY, UT 84115
NATIONAL CITY MORTGAGE CO.	3232 NEWMARK DR	MIAMISBURG, OH 45342
NCNB MORTGAGE CORP	325 N ST. PAUL 6TH FLOOR, TOWER II	DALLAS, TX 75201
NEW WORLD MORTGAGE	1673 NO. MAIN ST.	OREM, UT 84057
NORWEST FINANCIAL UTAH, INC.	206 EIGHT STREET	DES MOINES, IA 50309
NORWEST MORTGAGE INC	405 S. W. FIFTH STREET	DES MOINES, IA 50309
OLD WEST MORTGAGE CO	585 - 24TH STREET, SUITE 101	OGDEN, UT 84401
OMEGA MORTGAGE CORP	445 E. 4500 S. SUITE 200	SALT LAKE CITY, UT 84107
OMNI MORTGAGE & INVESTMENT CO.	3540 S. 4000 W., SUITE 430	WEST VALLEY CITY, UT 84120
PACIFIC CLIFFS FINANCIAL & DEVEL	135 AVIATION WAY #17	WATSONVILLE, CA 95076
PACIFIC RIM FINANCIAL SRVCS CORP	136 S MAIN ST #700	SALT LAKE CITY, UT 84101
PERRY, THE D.W. CORP.	6940 S HOLLY CIR, #100	ENGLEWOOD, CO 80112
PHH US MORTGAGE CORP	55 HADDONFIELD RD	CHERRY HILL, NJ 08002
PLATTE VALLEY MORTGAGE CORP	601 FIFTH AVE	SCOTTSBLUFF, NE 69361
PREFERRED FINANCIAL FUNDING	935 SO. MT. VERNON	COLTON, CA 92324
PRIMERICA FINAN SRV HOME MTG INC	3100 BRECKINRIDGE BLVD. BLDG 400	DULUTH, GA 30136
PRINCIPAL MUTUAL LIFE INS CO	RESIDENTIAL MTG DIV 711 HIGH ST	DES MOINES, IA 50392-0820
PRUDENTIAL HOME MORTGAGE CO INC	100 SOUTH FIFTH STREET	MINNEAPOLIS, MN 55402
PRUDENTIAL INSURANCE CO OF AMERICA	100 SOUTH FIFTH STREET	MINNEAPOLIS, MN 55402
REAL ESTATE FINANCING, INC.	605 S PERRY ST	MONTGOMERY, AL 36104
REAL ESTATE MORTGAGE SRVCS, INC.	2120 S 1300 E	SALT LAKE CITY, UT 84106
REDWOOD NATIONAL MORTGAGE CO	735 MONTGOMERY ST	SAN FRANCISCO, CA 94111
REGENCY MORTGAGE	925G EXECUTIVE PARK DRIVE	SALT LAKE CITY, UT 84117
RELOCATION FINANCIAL SERVICES INC	120 LONGWATER DR	NORWELL, MA 02061
REPUBLIC MORTGAGE CORP	4516 S 700 E #260	MURRAY, UT 84107
RESIDENTIAL SRVCS CORP OF AMERICA	100 SOUTH FIFTH STREET	MINNEAPOLIS, MN 55402
RICHARDS WOODBURY MORTGAGE CORP	PO BOX 21589	SALT LAKE CITY, UT 84121
SAMCO MORTGAGE CORP	PO BOX 1331	DALLAS, TX 75221
SANDIA MORTGAGE CORP	11104 MENAUL, NE	ALBUQUERQUE, NM 87112
SEARS MORTGAGE CORP/LEGAL DEPT	2500 LAKE COOK ROAD	RIVERWOODS, IL 60015
SECURITY STANDARD MORT CORP	379 W 500 S #3	BOUNTIFUL, UT 84010
SHEARSON LEHMAN HUTTON MORT. CORP.	19000 MACARTHUR BLVD	IRVINE, CA 92715
SOVRAN MORGAGE CORP	PO BOX 26388	RICHMOND, VA 23260-6388
SPELMAN BAIRD & WARNER	999-18TH STREET, #1520	DENVER, CO 80202
ST. ANDREWS MORTGAGE INC	428 E. 6400 S. #103	SALT LAKE CITY, UT 84107
STATEWIDE FUNDING CORP	PO BOX 390 NORTHWAY 10 EXECUTIVE PARK	CLIFTON PARK, NY 12065
STUART-WRIGHT MORTGAGE INC	1245 EAST BRICKYARD, SUITE 660	SALT LAKE CITY, UT 84106
SUNDANCE MORTGAGE FUND, INC	162 E. 4500 SO. #200	MURRAY, UT 84107
SW MORTGAGE SERVICES, INC	25 E 200 N	PROVO, UT 84606
SWAIN, SCOTT P.	425 E. 900 SO.	OREM, UT 84058
TRANSWORLD MORTGAGE CORP.	2425 WEST LOOP SOUTH, SUITE 958	HOUSTON, TX 77027
TROY & NICHOLS, INC.	1500 NORTH 19TH STREET	MONROE, LA 71201
U. S. BANCORP MORTGAGE CO.	PO BOX 2200	PORTLAND, OR 97208-2200
UNITED MORTGAGE CO	1700 BROADWAY STE 2100	DENVER, CO 80290-2101

MORTGAGE LEDERS, BROKERS, AND SERVICERS REGISTERED TO DO BUSINESS IN UTAH

June 30, 1991

Name	Address	City/Zip
UNIVERSAL AMERICAN MTG CO	730 N.W. 107TH AVE #410	MIAMI, FL 33172
UNIVERSAL LENDING CORP	6775 EAST EVANS AVENUE	DENVER, CO 80224
UTAH MORTGAGE LOAN CORPORATION	PENDING	SALT LAKE CITY, UT
VALLEY NATIONAL BANK	1600 E. NORTHERN, SUITE 200	PHOENIX, AZ 85020
WASHINGTON SQUARE MORTGAGE CO	4500 WESTOWN PARKWAY #300	WEST DES MOINES, IA 50265
WELLS FARGO BANK, N.A.	LEGAL DEPT 111 SUTTER ST, 20TH FL	SAN FRANCISCO, CA 94163
WELLS FARGO CREDIT CORP	LEGAL DEPT 111 SUTTER ST - 20TH FL	SAN FRANCISCO, CA 94163
WENDOVER FUNDING, INC.	PO BOX 19749	GREENSBORO, NC27419-9749
WESAV MORTGAGE CORP	1201 SO. ALMA SCHOOL RD #3650	MESA, AZ 85210-2014
WEST ONE FINANCIAL SERVICES INC	PO BOX 7128	BOISE, ID 83702
WEST STAR FINANCIAL CORP	PO BOX 2228	SANDY, UT 84091-2228
WESTGATE MORTGAGE CO.	300 W. 500 SO.	BOUNTIFUL, UT 84010
WHITESTONE FINANCIAL LTD	1372 EAST YALE AVENUE	SALT LAKE CITY, UT 84105
ZIONS MORTGAGE COMPANY	4460 S HIGHLAND DR #200	SALT LAKE CITY, UT 84124

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TWELFTH ANNUAL AND FORTY-SIXTH

REPORT

OF THE

COMMISSIONER OF FINANCIAL INSTITUTIONS

STATE OF UTAH

TO THE HONORABLE

NORMAN H. BANGERTER
GOVERNOR

AND

THE LEGISLATURE OF THE STATE OF UTAH

For the Period July 1, 1991 to June 30, 1992

G. EDWARD LEARY
Commissioner of Financial Institutions

State of Utah
DEPARTMENT OF FINANCIAL INSTITUTIONS

Norman H. Bangerter
Governor

G. Edward Leary
Commissioner

Stewart G. Vernon
Chief Examiner

Bill L. Walker
Staff Attorney

324 South State, Suite 201
P.O. Box 89
Salt Lake City, Utah 84110-0089
(801) 538-8830
(801) 538-8894 (FAX)

To The Honorable, Norman H. Bangerter
Governor of the State of Utah
and
The Legislature of the State of Utah

Pursuant to Section 7-1-211, Utah Code Annotated 1953, as amended, I submit herewith the Twelfth Annual and Forty-Sixth Report of the Department of Financial Institutions for the period July 1, 1991 to June 30, 1992. I do hereby certify by oath that the detailed statement of all fees and other moneys received by the department during this period are true and correct.

Respectfully submitted,

G. Edward Leary
COMMISSIONER

Subscribed and sworn to before me this

22nd day of September, 1992.

Julie Satterlee
Notary Public

Residing at Salt Lake City, Utah
My Commission expires: July 1, 1993

Notary Public
JULIE SATTERLEE
P. O. Box 89
Salt Lake City, Utah 84110
My Commission Expires
July 1, 1993
State of Utah

an equal opportunity employer

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STATE OF UTAH

DEPARTMENT OF FINANCIAL INSTITUTIONS

DEPARTMENT HISTORY

DATE	EVENT
1896 - 1907	State chartered banks supervised by Secretary of State.
1907	Office of Bank Examiner created.
1911	Office of Bank Commission established.
1913	Banking Department created.
1967	Bank Department renamed State Department of Financial Institutions.
1969	Utah Uniform Consumer Credit code enacted.
1975	Utah Industrial Loan Guaranty Act.
1981	S.B. 134 Recodified Utah laws governing financial institutions. Effective July 1, 1981.
1983	S.B. 238 Depositors given priority over other creditors. New supervisory powers granted Commissioner permitting remedies short of possession. Effective March 18, 1983.
1984	S.B. 9 Authorized regional reciprocity and supervisory acquisitions within region without reciprocity. Also extended Department's authority over holding companies. Effective April 15, 1984.
1985	S.B. 262 Prohibited "nonbank banks". Also addressed administrative matters. Effective April 29, 1985. H.B. 245 Repealed Title 70B and enacted Title 70C revising Uniform Consumer Credit Code. Effective July 1, 1985.
1986	H.B. 189 "Banking Reform Act of 1986" required all industrial loan corporations to obtain federal deposit insurance, phased out existing regional reciprocity, opened state to nonreciprocal interstate banking after December 31, 1987 and immediately for failing institutions. Effective January 21, 1986.
1990	S.B. 37 "Mortgage Lending and Servicing Act" required all mortgage lenders, brokers and servicers to register with the Department. The first registration required January 31, 1991. Effective April 24, 1990.
1991	S.B. 154 including "Regulation of Independent Escrow Agents", Chapter 22 of Title 7, required all escrow agents to register with the Department annually. The first registration required July 1, 1991. Effective July 1, 1991.

STATE OF UTAH

DEPARTMENT OF FINANCIAL INSTITUTIONS

DEPARTMENT COMMISSIONERS

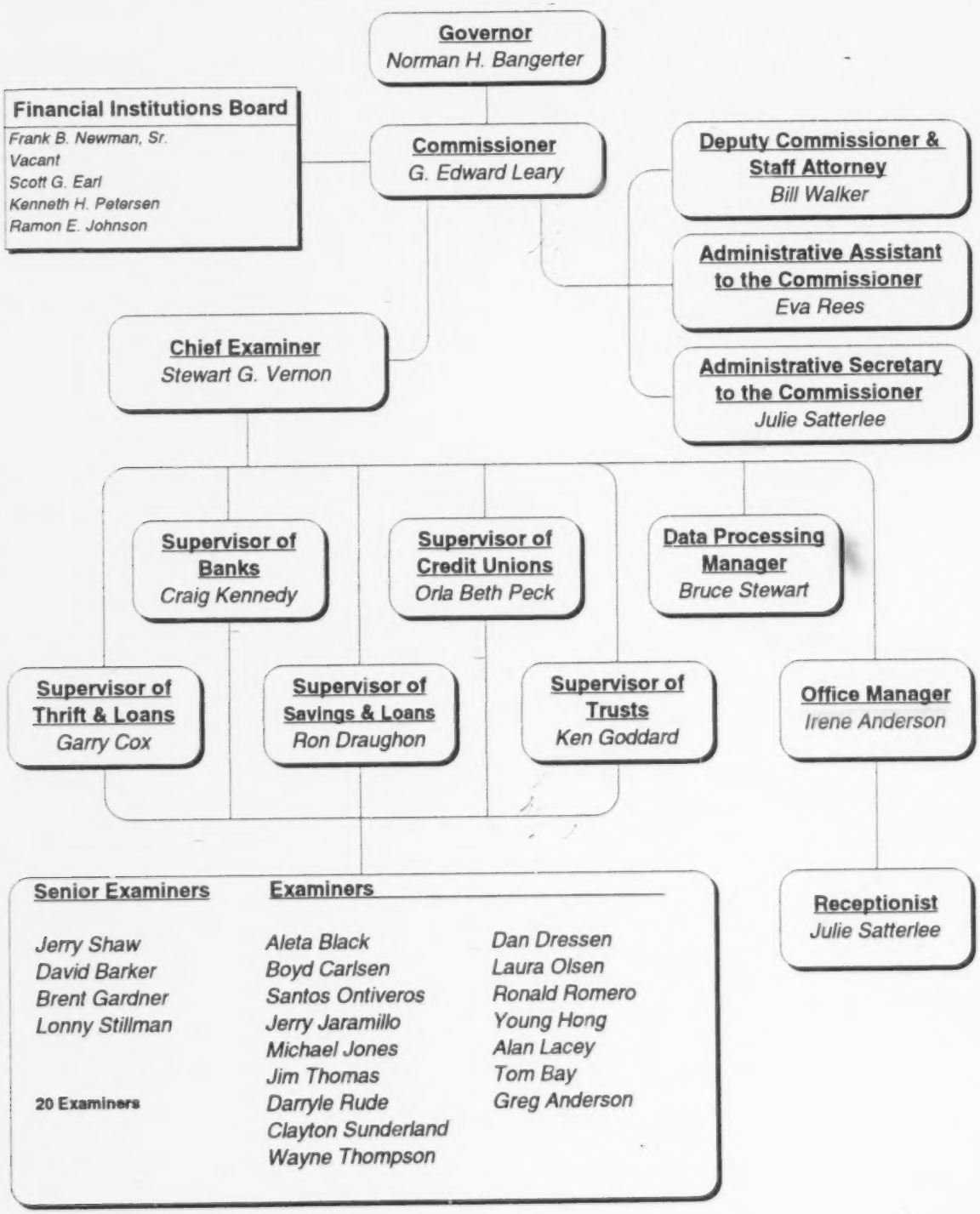
The following officials served as Bank Commissioner of the State of Utah and Commissioner of Financial Institutions for the years shown:

NAME	DATES
Charles A. Glazier	1913 to 1917
W. E. Evans	1917 to 1919
N. T. Porter	1919 to 1921
Seth Pixton	1921 to 1929
W. H. Hadlock	1929 to 1932
J. A. Malia	1932 to 1935
R. F. Starley	1935 to 1945
J. M. Knapp	1945 to 1949
Roy W. Simmons	1949 to 1951
Louis S. Leatham	1951 to 1956
Seth H. Young	1956 to 1960
Spencer C. Taylor	1960 to 1965
W. S. Brimhall	1965 to 1979
M. D. Borthick	1979 to 1981
R. L. Burt (acting)	1981 to 1982
Elaine B. Weis	1982 to 1987
George Sutton	1987 to 1992
G. Edward Leary	1992 to date

State of Utah

Department of Financial Institutions

June 30, 1992



STATE OF UTAH

DEPARTMENT OF FINANCIAL INSTITUTIONS

APPROPRIATION

July 1, 1991 to June 30, 1992

TOTAL APPROPRIATION FOR THE PERIOD SHOWN	$ 1,832,700

EXPENDITURES

July 1, 1991 to June 30, 1992

Personal Services	1,063,723
Employer's Contributions:	
Retirement	157,565
Other Employment Benefits	242,197
Travel Expense	60,746
Current Expense	118,189
Office Lease	65,157
Data Processing	10,833
Capital Outlay	25,769
Total Expenditure	1,744,179
Balance of Appropriation Unexpended Lapsed to Restricted Fund	88,521
TOTAL EXPENDITURE FOR THE PERIOD SHOWN	$ 1,832,700

STATE OF UTAH

DEPARTMENT OF FINANCIAL INSTITUTIONS

CASH RECEIPTS

July 1, 1991 to June 30, 1992

FEES	AMOUNT
Asset Based Fees	
Banks	$ 775,798
Savings/Building & Loan Associations	85,168
Industrial Loans Corporations	311,269
Credit Unions	605,721
Annual Registration Fees	
Regulated Lenders	89,700
Mortgage Lenders	36,500
Financial Institution Holding Companies	3,300
Money Management Certification Fees	13,250
Money Order Vendors	2,100
Application Fees	
Applications	22,300
Securities	750
Examination Fees	
Trust Companies	7,300
Miscellaneous Fees	
Miscellaneous	224,088
TOTAL DEPOSITED WITH STATE TREASURER	$ 2,177,244

STATE OF UTAH

DEPARTMENT OF FINANCIAL INSTITUTIONS

UTAH DEPOSITORY INSTITUTIONS

LEGAL HOLIDAYS

January 1
New Year's Day

Third Monday of January
Martin Luther King's Birthday-Human Right's Day

Third Monday of February
President's Day

Last Monday of May
Memorial Day

July 4
Independence Day

July 24
Pioneer Day

First Monday of September
Labor Day

Second Monday of October
Columbus Day

November 11
Veterans' Day

Fourth Thursday of November
Thanksgiving Day

December 25
Christmas Day

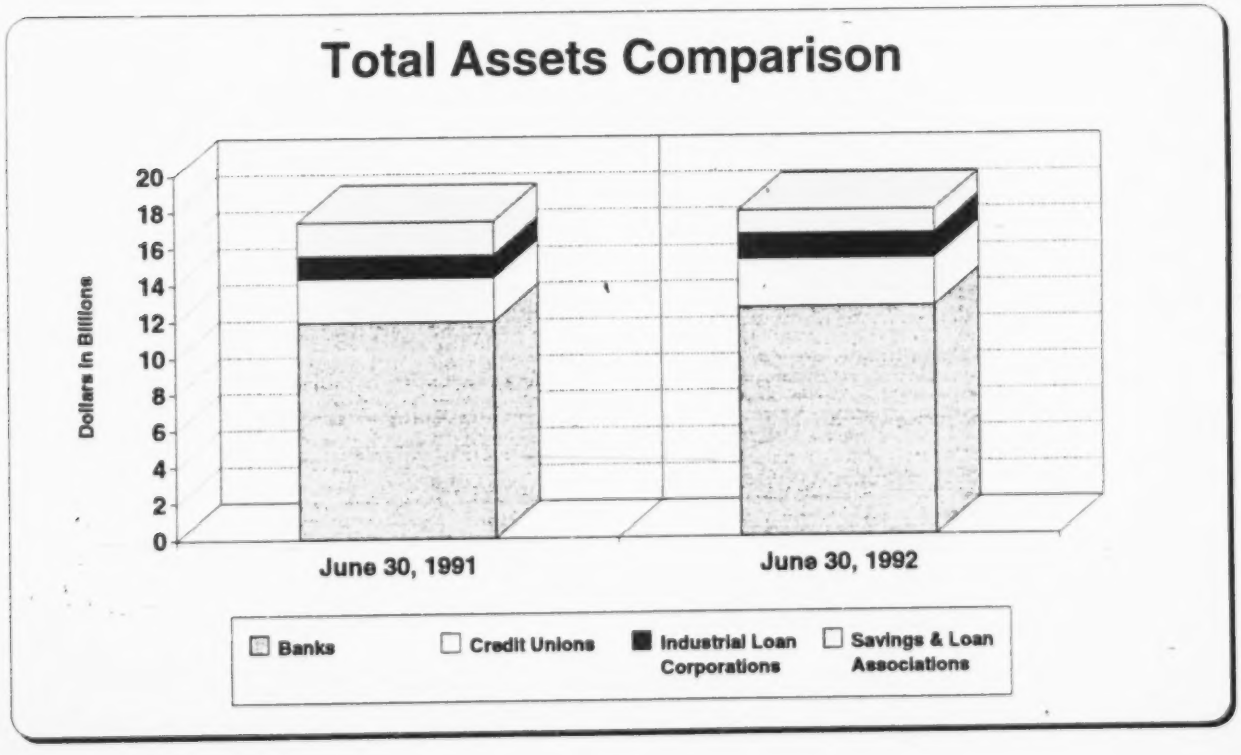
Every Sunday is a legal holiday. If a holiday falls on Saturday, the preceding Friday shall be the holiday. If a holiday falls on Sunday, the following Monday shall be the holiday. Most depository institutions are closed on Saturday.

STATE OF UTAH
Department of Financial Institutions

Comparative Schedule of Utah Depository Institutions as of Fiscal Year-End

Figures in Thousands

	June 30, 1991		June 30, 1992		
	Number of Institutions	Total Assets	Number of Institutions	Total Assets	Percent of Change
Commercial Banks					
State	33	4,221,015	31	3,566,082	-15.5%
National	7	7,700,464	8	9,038,251	17.4%
Total	40	11,921,479	39	12,604,333	5.7%
Credit Unions					
State Only	113	2,396,196	110	2,610,013	8.9%
Industrial Loan Corporations					
Total	17	1,283,818	17	1,456,099	13.4%
Savings & Loan Associations					
State	4	423,762	2	364,651	-13.9%
Federal	6	1,395,890	3	878,794	-37.0%
Total	10	1,819,652	5	1,243,445	-31.7%
TOTALS	180	17,421,145	171	17,913,890	2.8%

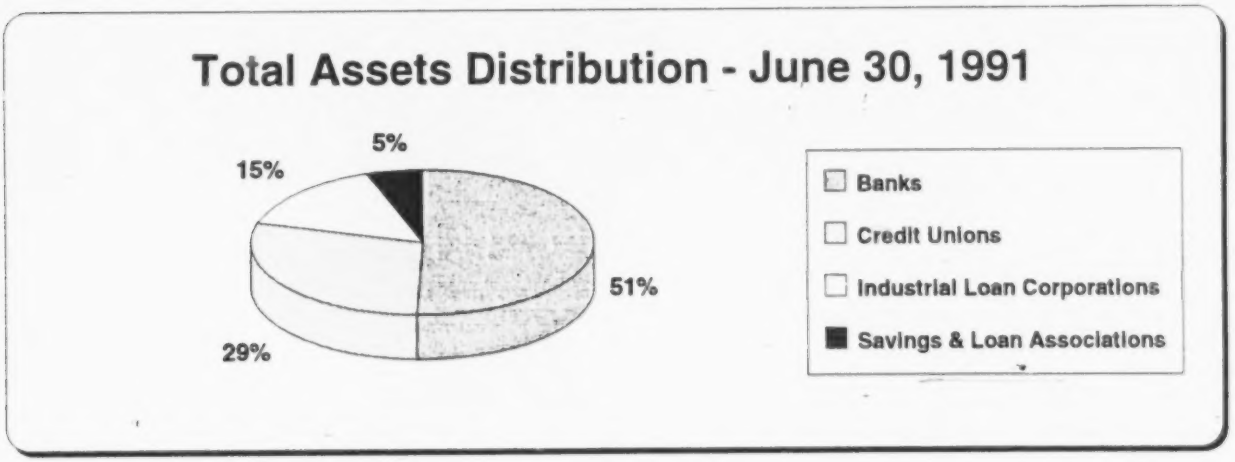


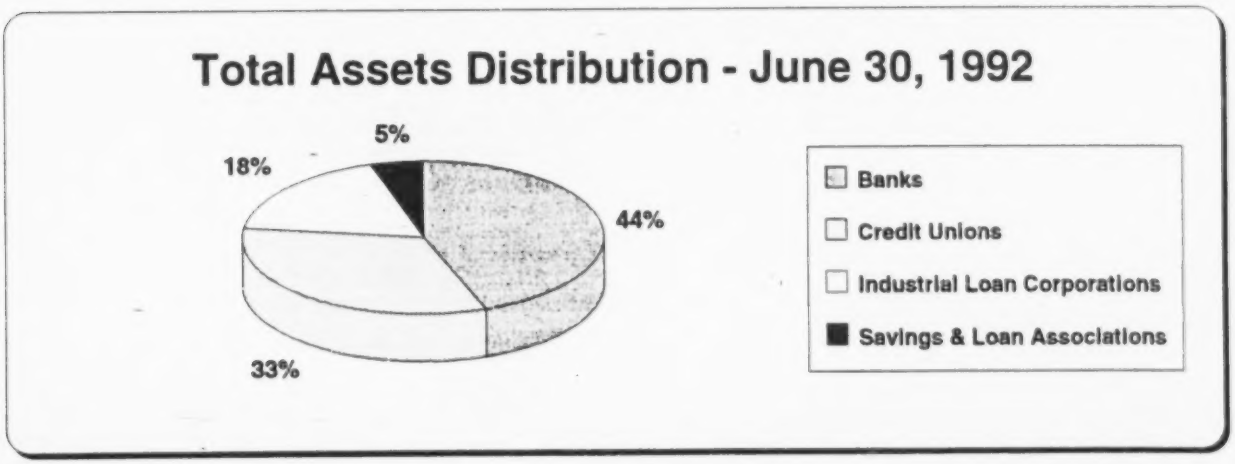
STATE OF UTAH
Department of Financial Institutions

Comparative Schedule of State Chartered Institutions as of Fiscal Year-End

Figures in Thousands

Name of Industry	June 30, 1991 Number of Institutions	June 30, 1991 Number of Branches	June 30, 1991 Total Assets	June 30, 1992 Number of Institutions	June 30, 1992 Number of Branches	June 30, 1992 Total Assets	Increase or Decrease
State Banks.....	33	151	4,221,015	31	115	3,566,082	(654,933)
Credit Unions.....	113	95	2,396,196	110	98	2,610,013	213,817
Industrial Loan Corporations.....	17	8	1,283,818	17	7	1,456,099	172,281
Savings/Building & Loan Associations....	4	8	423,762	2	7	364,651	(59,111)
TOTALS.....	167	262	8,324,791	160	227	7,996,845	(327,946)





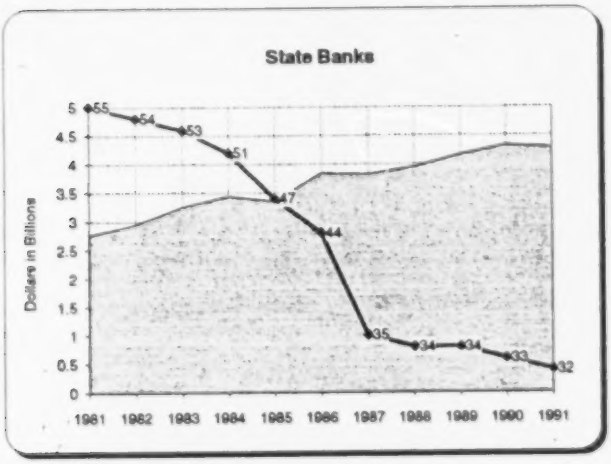
STATE OF UTAH
Department of Financial Institutions

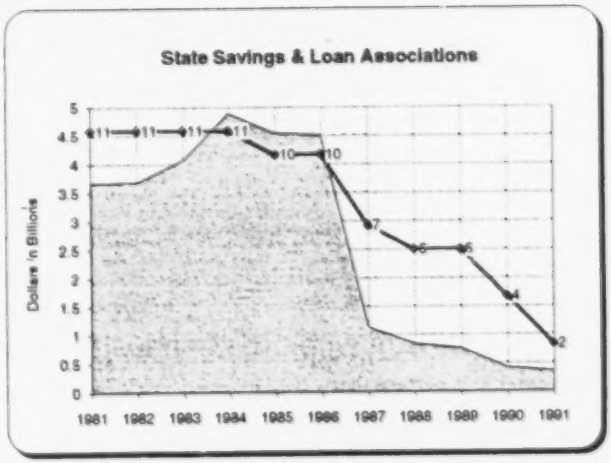
Trend of Total Assets and Number of State Chartered Institutions

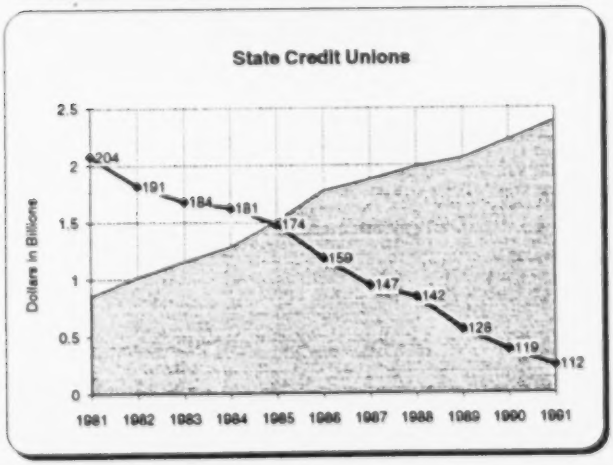
(Dollars in Thousands)

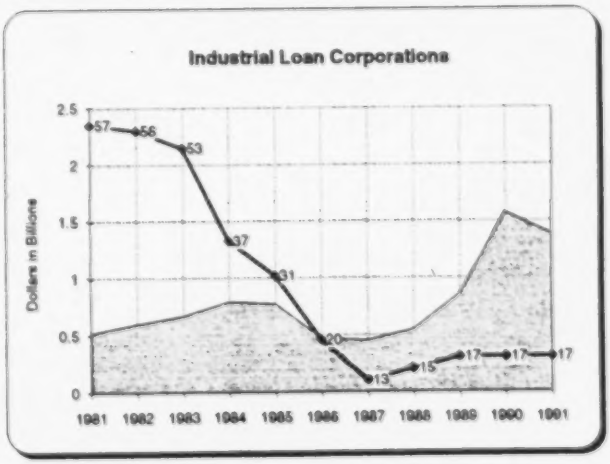
Year End	State Banks		State Credit Unions		Industrial Loan Corporations		State Savings & Loan Associations		Regulated Lenders
	No.	Assets	No.	Assets	No.	Assets	No.	Assets	No.
1981	55	2,767,418	204	852,621	57	522,363	11	3,680,383	1,889
1982	54	2,947,086	191	1,017,348	56	605,140	11	3,685,213	1,795
1983	53	3,251,696	184	1,158,035	53	670,178	11	4,069,861	1,725
1984	51	3,443,857	181	1,286,642	37	793,141	11	4,893,673	1,705
1985	47	3,348,045	174	1,506,041	31	771,516	10	4,545,514	1,616
1986	44	*3,841,976	159	1,774,424	20	474,069	10	4,514,330	1,544
1987	35	3,822,698	147	1,871,258	13	456,173	7	1,129,009	1,654
1988	34	3,948,190	142	1,983,635	15	548,076	6	835,525	1,437
1989	34	4,165,540	128	2,056,860	17	858,017	6	758,365	1,398
1990	33	4,334,384	119	2,213,448	17	1,573,210	4	421,308	1,406
1991	32	4,293,105	112	2,385,575	17	1,382,561	2	363,483	1,615

* Figures of Pioneer State Bank and Utah Firstbank not included - call reports not received.









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BANKS

STATE CHARTERED BANKS

June 30, 1992

Bank/Address/Tel.	City/Zip	Organized	President	Cashier
Bank of American Fork 33 East Main 756-7681	American Fork 84003	1913	Dale O. Gunther	Larry R. Miner
Bank of Ephraim 2 North Main 283-4621	Ephraim 84627-1102	1905	Donald K. Barton	Randy K. McArthur
Bank of Utah 2605 Washington Blvd. 621-8512	Ogden 84401	1952	Roy C. Nelson	Douglas L. DeFries
Barnes Banking Co. 33 South Main 544-3424	Kaysville 84037	1891	Curtis H. Harris	David J. Walker
Bonneville Bank 1675 N. 2nd West 374-9500	Provo 84604	1978	J. Douglas Christensen	Roger Bjarnson
Brighton Bank 7101 Highland Drive 943-6500	Salt Lake City 84121-3703	1978	James R. Fraser	Phillip C. Gibson
Cache Valley Bank 101 North Main 753-3020	Logan 84321-3917	1975	J. Gregg Miller	Ann Crawley
Capital City Bank 2200 South State St. 486-4803	Salt Lake City 84115	1977	Norton Parker	Kent Jones
Central Bank 202 South Main 489-9466	Springville 84663	1891	F. Calvin Packard	D. Blaine Hadley
Community First Bank 180 South State 773-8600	Clearfield 84105-1045	1917	Richard A. Hill	Cleon W. Johnson
Dixie State Bank 1 South Main 673-4633	St. George 84770	1970	John W. Hickman	Louise Gardner
Draper Bank and Trust 903 East 12300 South 571-3141	Draper 84020-9504	1968*	K. Vincent Bluth	Dennis L. Higbee

* Date converted to a state chartered bank

STATE CHARTERED BANKS

June 30, 1992

Bank/Address/Tel.	City/Zip	Organized	President	Cashier
Far West Bank 201 East Center 377-6000	Provo 84606	1975	H. Don Norton	Rick W. Anderson
First Commerce Bank 25 North Tremont 257-3613	Tremonton 84337-1419	1984	Russell B. Webb	Ernest Hebert
First Professional Bank 285 West North Temple 531-0400	Salt Lake City 84103	1976	Richard P. Spencer	Jill Bischoff
First Utah Bank 3826 South 2300 East 272-9454	Salt Lake City 84109	1978	John R. Hanson	Carolyn Bateman
Guardian State Bank 142 East 200 South 363-4057	Salt Lake City 84111	1980	Dan P. Mercer	Kathryn A. Schenk
Gunnison Valley Bank 10 South Main 528-7221	Gunnison 84634	1909	Eugene Overfelt	Marge Coates
Holladay Bank and Trust 2020 East 4800 South 272-4275	Salt Lake City 84117-5171	1973	Ronald Spratling Jr.	Marilyn McCleery
Home Credit Bank 1455 East 2100 South 487-0811	Salt Lake City 84152-6155	1979*	John G. Sorensen Jr.	Elaine J. Sorensen
Key Bank of Utah 2491 Washington Blvd. 535-1000	Ogden 84401	1925	Ross E. Kendall	Steven G. Tarbet
Lewiston State Bank 17 East Center 258-2456	Lewiston 84320-9702	1905	Rex G. Plowman	Dale Buxton
Liberty Financial 326 South 500 East 355-7411	Salt Lake City 84102	1992*	Ray Phillips	Wayne Evans
State Bank of Southern Utah 26 North Main 586-9456	Cedar City 84720	1957	Kerry Jones	John R. Westwood

* Date converted to a state chartered bank

STATE CHARTERED BANKS

June 30, 1992

Bank/Address/Tel.	City/Zip	Organized	President	Cashier
Sun Capital Bank 60 South 100 East 673-6177	St. George 84770-3421	1974	Daniel E. Schmutz	John W. Allen
USAA Credit Card Bank** 2060 East 2100 South 467-1998	Salt Lake City 84109	1989	Henry W. Juenke	R. Steven Taylor
Utah Independent Bank 55 South State 529-7459	Salina 84654-1344	1977	Robert B. White Jr.	Mike Shaw
Valley Central Bank 14 South Main 896-9285	Richfield 84701	1972	Richard Persons	Kent V. Freeman
Wasatch Bank 1220 South 800 East 224-1111	Orem 84058	1971	Jackson Howard	Jane Miner
West One Bank 107 South Main 534-6000	Salt Lake City 84111-2005	1952*	Don I. Sauer	Lewis B. Goodwin
Western Community Bank 1376 North State 222-9006	Orem 84059	1991	Craig W. Forsyth	Robert W. Aland

FOREIGN STATE CHARTERED BANK WITH BRANCHES IN UTAH

June 30, 1992

Bank/Address/Tel.	City/Zip	Organized	President
Bank of America Arizona 151 South Main Street 531-7801	Salt Lake City 84111	1990	James P. Albo

** Chartered as a Credit Card Bank

* Date converted to a state chartered bank

NATIONAL BANKS

June 30, 1992

Bank/Address/Tel.	City/Zip	Organized	President	Cashier
American Investment Bank, N.A. 200 East South Temple 322-3322	Salt Lake City 84111	1984	K. Eric Gardner	John M. Taggart
First Interstate Bank of Utah, NA 180 South Main 350-7000	Salt Lake City 84101	1859	Robert C. Gross	Bruce DeCrona
First National Bank of Layton 12 South Main 544-4241	Layton 84041	1905	Ralph W. Firth	Kent Dee Smith
First National Bank of Morgan 120 North State 829-3402	Morgan 84050	1903	George N. Francis	Richard K. Sommers
First Security Bank of Utah, N.A. 2404 Washington Blvd 350-6000	Ogden 84401	1881	L. Scott Nelson	Robert L. Richardson
First Western National Bank 300 South Main 259-5961	Moab 84532	1962	Irvin D. Nightingale	Frankie. J. Nightingale
Valley Bank & Trust, N.A. 50 West Broadway 481-5384	Salt Lake City 84111	1992*	Michael Danielson	Ronald C. Hanks
Zions First National Bank 1 South Main 524-4711	Salt Lake City 84111	1873	Harris H. Simmons	Craig W. Ulrich

*Date converted to a national chartered bank

BRANCHES OF

THIRTY-ONE STATE BANKS

ONE HUNDRED FIFTEEN BRANCHES

June 30, 1992

Name of Bank Branch	City	County
Bank of American Fork	American Fork	Utah
Alpine	Alpine	Utah
Bank of Ephraim	Ephraim	Sanpete
Bank of Utah	Ogden	Weber
Ben Lomond	Ogden	Weber
Clearfield	Clearfield	Davis
Redwood Road	Salt Lake City	Salt Lake
Riverdale	Riverdale	Weber
Roy	Roy	Weber
Seventh South	Salt Lake City	Salt Lake
South Ogden	South Ogden	Weber
Washington Terrace	Washington Terrace	Weber
West Temple	Salt Lake City	Salt Lake
Barnes Banking Company	Kaysville	Davis
Bonneville Bank	Provo	Utah
Brighton Bank	Salt Lake City	Salt Lake
City Center	Salt Lake City	Salt Lake
Family Place	Salt Lake City	Salt Lake
Industrial	Salt Lake City	Salt Lake
North Temple	Salt Lake City	Salt Lake
Cache Valley Bank	Logan	Cache
Capital City Bank	South Salt Lake	Salt Lake
City Center	Salt Lake City	Salt Lake
Cottonwood	Salt Lake City	Salt Lake
Murray	Murray	Salt Lake
St. Mark'	Salt Lake City	Salt Lake
Trolley Branch	Salt Lake City	Salt Lake
West Valley	West Valley	Salt Lake
Central Bank	Springville	Utah
Mapleton	Mapleton	Utah
Orem	Orem	Utah
Payson	Payson	Utah
Provo	Provo	Utah
Riverside Plaza	Provo	Utah
Spanish Fork	Spanish Fork	Utah
Community First Bank	Clearfield	Davis
Clinton	Clinton	Davis
Layton	Layton	Davis
Sunset	Sunset	Davis
Syracuse	Syracuse	Davis
Dixie State Bank	St. George	Washington
Escalante	Escalante	Garfield
Hurricane	Hurricane	Washington
Parowan	Parowan	Iron
Red Cliffs	St. George	Washington

BRANCHES OF

THIRTY-ONE STATE BANKS

ONE HUNDRED FIFTEEN BRANCHES

June 30, 1992

Name of Bank Branch	City	County
Draper Bank and Trust	Draper	Salt Lake
Sandy	Sandy	Salt Lake
South Jordan	South Jordan	Salt Lake
West Jordan	West Jordan	Salt Lake
Far West Bank	Provo	Utah
Fairview	Fairview	Sanpete
Loa	Loa	Wayne
Mt. Pleasant	Mt. Pleasant	Sanpete
North Provo	Provo	Utah
Orem	Orem	Utah
Salem	Salem	Utah
Sandy	Sandy	Salt Lake
First Commerce Bank	Tremonton	Box Elder
North Logan	North Logan	Cache
First Professional Bank	Salt Lake City	Salt Lake
First Utah Bank	Salt Lake City	Salt Lake
Guardian State Bank	Salt Lake City	Salt Lake
Cottonwood Heights	Salt Lake City	Salt Lake
Kearns	Kearns	Salt Lake
Sandy	Sandy	Salt Lake
Gunnison Valley Bank	Gunnison	Sanpete
Holladay Bank & Trust	Salt Lake City	Salt Lake
Home Credit Bank	Salt Lake City	Salt Lake
Key Bank of Utah	Ogden	Weber
Beehive	Salt Lake City	Salt Lake
Bountiful	Bountiful	Davis
Brickyard	Salt Lake City	Salt Lake
Crossroads Mall	Salt Lake City	Salt Lake
Dan's 3300 South	Salt Lake City	Salt Lake
Family Center	Midvale	Salt Lake
Fashion Place	Murray	Salt Lake
Five Points	Ogden	Weber
Fourth South	Salt Lake City	Salt Lake
Grantsville	Grantsville	Tooele
Green River	Green River	Emery
Harrison	Ogden	Weber
Helper	Helper	Carbon
Kamas	Kamas	Summit
Layton	Layton	Davis
Layton Hills	Layton	Davis
Logan	Logan	Cache
Murray	Murray	Salt Lake
Newgate	South Ogden	Weber
Olympus Hills	Salt Lake City	Salt Lake
Orem	Orem	Utah
Price	Price	Carbon
Provo	Provo	Utah
Roy	Roy	Weber

BRANCHES OF

THIRTY-ONE STATE BANKS

ONE HUNDRED FIFTEEN BRANCHES

June 30, 1992

Name of Bank Branch	City	County
Key Bank of Utah (cont.)	Ogden	Weber
South Davis	North Salt Lake	Davis
Sugarhouse	Salt Lake City	Salt Lake
Taylorsville	Taylorsville	Salt Lake
Thirty First South	Salt Lake City	Salt Lake
Tooele	Tooele	Tooele
Tremonton	Tremonton	Box Elder
Twenty First South	Salt Lake City	Salt Lake
University	Salt Lake City	Salt Lake
Washington Terrace	Washington Terrace	Weber
Waterbury	Salt Lake City	Salt Lake
Wendover	Wendover	Tooele
Lewiston State Bank	Lewiston	Cache
Liberty Financial	Salt Lake City	Salt Lake
State Bank of Southern Utah	Cedar City	Iron
Circleville	Circleville	Piute
Kanab	Kanab	Kane
Long Valley	Orderville	Kane
South Main	Cedar City	Iron
Sun Capital Bank	St. George	Washington
Bluff	St. George	Washington
USAA Credit Card Bank	Salt Lake City	Salt Lake
Utah Independent Bank	Salina	Sevier
Beaver	Beaver	Beaver
Valley Central Bank	Richfield	Sevier
Wasatch Bank	Orem	Utah
American Fork	American Fork	Utah
Lehi	Lehi	Utah
Pleasant Grove	Pleasant Grove	Utah
Santaquin	Santaquin	Utah
West One Bank	Salt Lake City	Salt Lake
Bountiful	West Bountiful	Davis
Central	Salt Lake City	Salt Lake
City Center	Salt Lake City	Salt Lake
County	Salt Lake City	Salt Lake
Foothill Village	Salt Lake City	Salt Lake
Holladay Office	Salt Lake City	Salt Lake
Kearns	Kearns	Salt Lake
Midtown	Salt Lake City	Salt Lake
Midvale	Midvale	Salt Lake
North Salt Lake	North Salt Lake	Davis
Ogden	Ogden	Weber
Parley's Way	Salt Lake City	Salt Lake
Provo	Provo	Utah
Redwood Road	Murray	Salt Lake
Research Park	Salt Lake City	Salt Lake
Sandy	Sandy	Salt Lake
Second South & Main	Salt Lake City	Salt Lake

BRANCHES OF

THIRTY-ONE STATE BANKS

ONE HUNDRED FIFTEEN BRANCHES

June 30, 1992

Name of Bank Branch	City	County
West One Bank (Cont)		
Seventieth South	Salt Lake City	Salt Lake
South Salt Lake	Salt Lake City	Salt Lake
SouthTowne	Sandy	Salt Lake
West Jordan	West Jordan	Salt Lake
West Valley	West Valley	Salt Lake
Western Community Bank	Orem	Utah

BRANCHES OF

ONE FOREIGN STATE CHARTERED BANK

TWO BRANCHES

June 30, 1992

Name of Bank Branch	City	State/County
Bank of America Arizona	Phoenix	Arizona
Kearns	Kearns	Salt lake
Salt Lake City	Salt Lake	Salt Lake

CHANGES IN STATE CHARTERED BANKS

STATE BANKS AND BRANCHES:	June 30, 1991	June 30, 1992
State Banks	33	31
Branches	151	115
Branches approved but not opened	2	1
Foreign State Chartered Bank Authorized	1	1
Branches	2	2

Name Changes:	Date
Cottonwood Security Bank, Salt Lake City changed name to First Utah Bank	01-01-92
Central Bank & Trust, Springville changed name to Central Bank	08-29-91
Golden Spike Bank, Tremonton changed name to First Commerce Bank	07-15-91

Charter Conversions:	Date
Valley Bank & Trust, Salt Lake City converted from a state bank charter to a national bank charter	01-01-92
Liberty Financial, Salt Lake City converted from a state industrial loan charter to a state bank charter	01-01-92

New Bank Charters:	Date
Western Community Bank, Orem, a new state chartered bank	12-09-91

Bank Charter Surrendered:	Date
U. S. Bank of Utah surrendered its banking charter, transferred its deposit liabilities to U.S. Bank N.A., a nationally chartered bank in Beverton, Oregon. The bank's remaining office was closed and the residual assets were transferred to the bank holding company, U.S. Bancorp of Portland, Oregon	09-06-91

CHANGES IN STATE CHARTERED BANKS

Mergers:	Date
Utah Bank & Trust, Bountiful, Utah merged into First Security Bank of Utah, N.A.	12-26-91
United Bank, Murray, Utah merged into Capital City Bank	03-20-92

Bank Charter Approved But Not Opened:	Date Approved	Date Opened
Great Pioneer Credit Card Bank	09-06-91	
Branches Approved and Opened:		
Key Bank of Utah, Taylorsville	10-05-90	07-26-91
Branches Approved but Not Opened:		
Barnes Banking Company, Layton	11-27-91	

Branches Sold:	Date Completed
Cottonwood Security Bank's branch ,3425 East 7800 South, S.L.C., Utah sold to First Security Bank of Utah, N.A.	12-06-91

STATE BANK MEMBERS OF FEDERAL RESERVE SYSTEM

	Location
Bank of Ephraim	Ephraim
Bank of Utah	Ogden
Barnes Banking Company	Kaysville
Cache Valley Bank	Logan
First Utah Bank	Salt Lake City
Guardian State Bank	Salt Lake City
Utah Independent Bank	Salina
West One Bank	Salt Lake City

STATE CHARTERED BANKS
June 30, 1992

31 Reporting Figures in Thousands	TOTAL STATE BANKS	BANK OF AMERICAN FORK	BANK OF EPHRAIM	BANK OF UTAH	BARNES BANKING COMPANY	BONNEVILLE BANK	BRIGHTON BANK	CACHE VALLEY BANK	CAPITAL CITY BANK	CENTRAL BANK
ASSETS										
Cash and Due	233,682	4,198	1,462	15,425	2,425	1,655	4,053	2,320	7,603	6,211
Securities	919,295	46,197	3,328	30,837	60,752	0	5,580	368	28,678	40,541
Federal Funds Sold	113,925	3,000	3,525	1,000	6,000	6,300	11,500	5,075	10,500	5,100
Receivables (Net of Unearned)	2,200,782	62,307	13,879	102,106	52,919	10,150	39,808	22,360	52,257	77,288
LESS: Allowance for Losses	38,576	639	225	1,564	927	139	745	302	996	1,431
Assets Held in Trading Accounts	207	0	0	0	0	0	0	0	0	0
Premises and Fixed Assets	59,143	1,237	89	5,158	815	115	542	93	1,984	4,828
Other Real Estate Owned	17,342	316	773	202	178	77	20	97	1,050	60
Investments in Unconsolidated Subs	25	0	0	0	0	0	0	0	0	0
Customers' Liability	0	0	0	0	0	0	0	0	0	0
Intangible Assets	7,402	0	0	76	0	0	0	0	0	36
Other Assets	52,855	1,522	431	3,257	1,536	156	740	427	2,076	3,393
TOTAL ASSETS	3,566,082	118,138	23,262	156,497	123,698	18,314	61,498	30,438	103,152	136,026
LIABILITIES										
Deposits	2,794,947	103,409	19,848	133,444	104,454	16,422	54,489	28,451	86,875	119,637
Federal Funds Purchased	189,762	0	0	10,461	1,486	0	0	0	8,463	0
Demand Notes Issued to U.S. Treasury	12,555	0	0	1,300	0	0	0	0	0	0
Other Borrowed Money	202,065	0	0	0	0	0	0	0	0	0
Mortgage Indebtedness	2,705	0	0	0	0	0	265	0	24	0
Bank's Liability on Acceptances	0	0	0	0	0	0	0	0	0	0
Notes and Subordinated Debentures	6,065	0	0	626	0	0	0	0	0	0
Other Liabilities	50,439	599	96	1,393	551	177	263	229	468	980
TOTAL LIABILITIES	3,258,538	104,008	19,944	147,224	106,491	16,599	55,017	28,680	95,830	120,617
EQUITY CAPITAL										
Perpetual Preferred Stock	1,217	0	0	0	0	0	0	17	1,200	0
Common Stock	30,694	125	50	3,231	210	425	500	885	1,327	528
Surplus	121,989	2,575	600	3,527	2,472	624	1,300	131	2,519	1,572
Undivided Profits	153,644	11,430	2,668	2,515	14,525	666	4,681	725	2,276	13,309
TOTAL EQUITY CAPITAL	307,544	14,130	3,318	9,273	17,207	1,715	6,481	1,758	7,322	15,409
TOTAL LIABILITIES & EQUITY	3,566,082	118,138	23,262	156,497	123,698	18,314	61,498	30,438	103,152	136,026

STATE CHARTERED BANKS
June 30, 1992

31 Reporting Figures in Thousands	COMMUNITY FIRST BANK	DIXIE STATE BANK	DRAPER BANK AND TRUST	FAR WEST BANK	FIRST COMMERCE BANK	FIRST PROFESSIONAL BANK	FIRST UTAH BANK	GUARDIAN STATE BANK	GUNNISON VALLEY BANK	HOLLADAY BANK AND TRUST
ASSETS										
Cash and Due	4,409	8,691	7,367	6,600	1,426	712	457	3,948	1,587	1,280
Securities	40,823	17,698	28,833	9,329	1,200	0	5,390	315	9,162	2,379
Federal Funds Sold	100	3,050	13,300	2,250	1,240	1,500	0	12,770	500	2,100
Receivables (Net of Unearned)	22,696	45,964	82,498	54,550	9,051	6,022	5,286	39,431	12,203	10,457
LESS: Allowance for Losses	277	625	1,590	891	89	170	119	669	191	192
Assets Held in Trading Accounts	0	0	0	0	0	0	0	0	0	0
Premises and Fixed Assets	798	2,503	846	1,879	657	147	452	1,358	29	492
Other Real Estate Owned	153	421	2,691	326	0	0	18	788	39	218
Investments in Unconsolidated Subs	0	0	0	0	0	0	0	0	0	0
Customers' Liability	0	0	0	0	0	0	0	0	0	0
Intangible Assets	0	0	0	70	74	0	0	0	0	0
Other Assets	906	964	1,685	965	339	84	97	1,224	618	500
TOTAL ASSETS	69,608	78,666	135,630	75,078	13,898	8,295	11,581	59,165	23,947	17,234
LIABILITIES										
Deposits	57,810	71,598	123,509	68,475	12,941	7,569	10,026	54,050	20,897	15,440
Federal Funds Purchased	0	0	0	0	0	0	0	0	0	0
Demand Notes Issued to U.S. Treasury	305	0	1,071	0	0	0	0	0	217	0
Other Borrowed Money	0	0	0	0	0	0	0	0	0	0
Mortgage Indebtedness	0	846	10	0	0	0	0	0	0	0
Bank's Liability on Acceptances	0	0	0	0	0	0	0	0	0	0
Notes and Subordinated Debentures	0	0	0	0	0	0	0	0	0	0
Other Liabilities	481	529	629	419	35	45	50	1,233	226	125
TOTAL LIABILITIES	58,596	72,973	125,219	68,894	12,976	7,614	10,076	55,283	21,340	15,565
EQUITY CAPITAL										
Perpetual Preferred Stock	0	0	0	0	0	0	0	0	0	0
Common Stock	385	767	200	496	111	810	525	800	100	702
Surplus	2,100	970	500	2,543	1,014	1,359	927	1,840	600	183
Undivided Profits	8,527	3,956	9,711	3,145	(203)	(1,488)	53	1,242	1,907	784
TOTAL EQUITY CAPITAL	11,012	5,693	10,411	6,184	922	681	1,505	3,882	2,607	1,669
TOTAL LIABILITIES & EQUITY	69,608	78,666	135,630	75,078	13,898	8,295	11,581	59,165	23,947	17,234

STATE CHARTERED BANKS
June 30, 1992

31 Reporting Figures in Thousands	HOME CREDIT BANK	KEY BANK	LEWISTON STATE BANK	LIBERTY FINANCIAL	STATE BANK SOUTHERN UTAH	SUN CAPITAL BANK	USAA CREDIT CARD BANK	UTAH INDEPENDENT BANK	VALLEY CENTRAL BANK	WASATCH BANK
ASSETS										
Cash and Due	1,164	56,618	2,308	345	4,081	1,887	1,729	1,109	4,717	3,874
Securities	363	304,575	19,180	187	29,690	4,761	17,886	1,088	2,002	7,497
Federal Funds Sold	0	0	4,075	0	3,100	1,568	0	855	3,760	4,060
Receivables (Net of Unearned)	11,535	697,711	18,394	2,431	50,350	18,501	246,668	13,275	20,847	44,596
LESS: Allowance for Losses	164	8,645	511	236	865	387	4,017	214	466	516
Assets Held in Trading Accounts	0	0	0	0	0	0	0	0	0	0
Premises and Fixed Assets	319	13,463	258	35	1,719	399	0	385	392	1,252
Other Real Estate Owned	20	3,758	333	221	292	281	0	183	107	233
Investments in Unconsolidated Subs	0	0	0	0	0	0	0	0	0	25
Customers' Liability	0	0	0	0	0	0	0	0	0	0
Intangible Assets	8	2,532	0	0	0	43	0	0	0	0
Other Assets	157	18,826	827	60	1,017	581	3,001	784	550	619
TOTAL ASSETS	13,402	1,088,838	44,864	3,043	89,384	27,634	265,267	17,465	31,909	61,640
LIABILITIES										
Deposits	11,620	878,447	38,437	954	80,848	25,459	11,215	15,818	28,539	56,064
Federal Funds Purchased	0	126,067	0	0	0	0	0	0	0	0
Demand Notes Issued to U.S. Treasury	0	0	97	0	0	0	0	0	0	0
Other Borrowed Money	314	0	0	511	0	0	199,763	0	0	0
Mortgage Indebtedness	0	863	7	0	0	0	0	8	0	23
Bank's Liability on Acceptances	0	0	0	0	0	0	0	0	0	0
Notes and Subordinated Debentures	0	0	0	39	0	0	0	0	0	0
Other Liabilities	361	9,740	245	193	258	107	22,309	81	307	513
TOTAL LIABILITIES	12,295	1,015,117	38,786	1,697	81,106	25,566	233,287	15,907	28,846	56,600
EQUITY CAPITAL										
Perpetual Preferred Stock	0	0	0	0	0	0	0	0	0	0
Common Stock	500	2,625	300	192	228	307	0	519	270	485
Surplus	330	26,909	4,000	463	2,924	706	18,001	251	620	2,488
Undivided Profits	277	44,187	1,778	691	5,126	1,055	13,979	788	2,173	2,067
TOTAL EQUITY CAPITAL	1,107	73,721	6,078	1,346	8,278	2,068	31,980	1,558	3,063	5,040
TOTAL LIABILITIES & EQUITY	13,402	1,088,838	44,864	3,043	89,384	27,634	265,267	17,465	31,909	61,640

STATE CHARTERED BANKS
June 30, 1992

31 Reporting Figures in Thousands	WESTERN COMMUNITY BANK	WEST ONE BANK
ASSETS		
Cash and Due	1,921	72,100
Securities	0	200,656
Federal Funds Sold	500	7,197
Receivables (Net of Unearned)	3,277	351,965
LESS: Allowance for Losses	25	10,749
Assets Held in Trading Accounts	0	207
Premises and Fixed Assets	109	16,790
Other Real Estate Owned	0	4,487
Investments in Unconsolidated Subs	0	0
Customers' Liability	0	0
Intangible Assets	15	4,548
Other Assets	36	5,477
TOTAL ASSETS	5,833	652,678
LIABILITIES		
Deposits	4,438	533,764
Federal Funds Purchased	0	43,285
Demand Notes Issued to U.S. Treasury	0	9,565
Other Borrowed Money	8	1,469
Mortgage Indebtedness	0	659
Bank's Liability on Acceptances	0	0
Notes and Subordinated Debentures	0	5,400
Other Liabilities	7	7,790
TOTAL LIABILITIES	4,453	601,932
EQUITY CAPITAL		
Perpetual Preferred Stock	0	0
Common Stock	600	12,491
Surplus	900	37,041
Undivided Profits	(120)	1,214
TOTAL EQUITY CAPITAL	1,380	50,746
TOTAL LIABILITIES & EQUITY	5,833	652,678

NATIONALLY CHARTERED BANKS
June 30, 1992

8 Reporting Figures in Thousands	NATIONAL BANKS	AMERICAN INVESTMENT BANK	FIRST INTERSTATE BANK	FIRST NATIONAL LAYTON	FIRST NATIONAL MORGAN	FIRST SECURITY BANK	FIRST WESTERN NATIONAL	VALLEY BANK AND TRUST	ZIONS FIRST NATIONAL
ASSETS									
Cash and Due	791,255	11,322	75,540	2,138	2,103	267,277	1,123	53,667	378,085
Securities	2,036,439	3,689	299,338	21,570	4,387	820,589	13,521	167,694	705,651
Federal Funds Sold	248,337	3,818	16,687	4,500	1,700	35,250	2,382	28,000	156,000
Receivables (Net of Unearned)	5,456,167	138,551	461,561	24,379	15,181	2,417,509	19,487	526,360	1,853,139
LESS: Allowance for Losses	135,942	5,098	11,125	700	426	48,920	477	16,719	52,477
Assets Held in Trading Accounts	331,776	0	0	0	0	294,095	0	0	37,681
Premises and Fixed Assets	111,356	1,603	10,996	2,007	147	46,646	488	20,781	28,688
Other Real Estate Owned	37,453	270	449	574	6	12,911	324	15,641	7,278
Investments in Unconsolidated Subs	0	0	0	0	0	0	0	0	0
Customers' Liability	7,642	0	0	0	0	7,539	0	0	103
Intangible Assets	7,746	0	67	0	0	5,555	0	0	2,124
Other Assets	146,022	6,077	15,559	861	454	72,732	667	14,856	34,816
TOTAL ASSETS	9,038,251	160,232	869,072	55,329	23,552	3,931,183	37,515	810,280	3,151,088
LIABILITIES									
Deposits	6,962,718	139,871	786,301	49,756	19,986	2,972,534	34,055	654,583	2,305,632
Federal Funds Purchased	1,169,843	0	6,939	0	0	576,298	0	82,628	503,978
Demand Notes Issued to U.S. Treasury	26,454	0	0	0	0	26,132	312	10	0
Other Borrowed Money	174,968	0	125	0	0	45,829	0	0	129,014
Mortgage Indebtedness	2,304	0	145	0	0	0	0	1,279	880
Bank's Liability on Acceptances	7,642	0	0	0	0	7,539	0	0	103
Notes and Subordinated Debentures	9,517	0	2,317	0	0	0	0	0	7,200
Other Liabilities	81,629	2,616	6,490	554	78	37,681	295	7,960	25,955
TOTAL LIABILITIES	8,435,075	142,487	802,317	50,310	20,064	3,666,013	34,662	746,460	2,972,762
EQUITY CAPITAL									
Perpetual Preferred Stock	0	0	0	0	0	0	0	0	0
Common Stock	84,621	675	13,000	410	50	26,609	600	28,277	15,000
Surplus	170,865	7,677	16,261	2,500	400	92,087	600	25,906	25,434
Undivided Profits	347,690	9,393	37,494	2,109	3,038	146,474	1,653	9,637	137,892
TOTAL EQUITY CAPITAL	603,176	17,745	66,755	5,019	3,488	265,170	2,853	63,820	178,326
TOTAL LIABILITIES & EQUITY	9,038,251	160,232	869,072	55,329	23,552	3,931,183	37,515	810,280	3,151,088

CONSOLIDATED INCOME STATEMENT
STATE AND NATIONALLY CHARTERED BANKS
FOR THE SIX MONTH PERIOD ENDING JUNE 30, 1992

31 State and 8 National Reporting Figures In Thousands	State	National
INTEREST INCOME		
Interest & Fee Income on Loans	5,472	759
Real Estate Loans	37,145	104,612
Installment Loans	25,947	66,794
Credit Cards	18,734	18,731
Commercial	28,290	57,620
Leasing	1,379	7,536
Interest on Balances Due	1,370	6,737
Securities	30,682	63,686
Interest on Assets in Trading Accounts	16	12,144
Interest on Federal Funds	2,631	4,050
TOTAL INTEREST INCOME	151,666	342,669
INTEREST EXPENSE		
Transaction Accounts	6,690	14,908
Money Market Accounts	8,312	25,300
Other Savings Accounts	6,519	16,334
Time CD's Greater Than $100,000	5,893	8,194
All Other Time CD's	23,216	59,445
Foreign Deposits, Edge Agreements, IBF's	0	2,642
Federal Funds Purchased	3,343	19,524
Demand Notes to U.S. Treasury	3,910	3,927
Interest on Mortgages	86	165
Notes & Debentures	198	423
TOTAL INTEREST EXPENSE	58,167	150,862
NET INTEREST INCOME	93,499	191,807
Provision for Loan Loss	9,731	26,817
NONINTEREST INCOME		
Fiduciary Accounts	143	10,475
Service Charges	12,224	28,452
Gains (Losses) on Trading Accounts	0	(2,001)
Other	11,690	41,095
TOTAL NONINTEREST INCOME	24,057	78,021
Gains (Losses) on Securities	138	428
NONINTEREST EXPENSE		
Salaries & Employee Benefits	27,756	63,347
Premises & Fixed Assets	9,332	16,137
Other	30,214	92,655
TOTAL NONINTEREST EXPENSE	67,302	172,139
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS	40,661	71,300
Applicable Income Taxes	13,620	24,927
Extraordinary Items (Net of Taxes)	0	0
NET INCOME	27,041	46,373

STATE CHARTERED BANKS
December 31, 1991

32 Reporting Figures in Thousands	TOTAL STATE BANKS	BANK OF AMERICAN FORK	BANK OF EPHRAIM	BANK OF UTAH	BARNES BANKING COMPANY	BONNEVILLE BANK	BRIGHTON BANK	CACHE VALLEY BANK	CAPITAL CITY BANK	CENTRAL BANK
ASSETS										
Cash and Due	332,674	3,086	1,554	12,180	5,876	2,070	2,868	935	6,893	5,999
Securities	946,745	46,882	3,197	28,050	58,833	0	6,188	51	14,047	37,616
Federal Funds Sold	171,772	0	1,700	1,000	1,000	5,800	8,006	4,125	20,500	0
Receivables (Net of Unearned)	2,703,477	57,239	14,275	99,560	46,358	11,014	36,459	20,914	45,629	78,055
LESS: Allowance for Losses	46,685	574	250	1,132	853	161	739	262	738	917
Assets Held in Trading Accounts	186	0	0	0	0	0	0	0	0	0
Premises and Fixed Assets	81,326	813	86	5,204	457	132	669	98	1,731	4,632
Other Real Estate Owned	26,827	576	742	449	7	77	185	206	946	243
Investments in Unconsolidated Subs	7	0	0	0	0	0	0	0	0	0
Customers' Liability	0	0	0	0	0	0	0	0	0	0
Intangible Assets	8,217	0	0	113	0	0	0	0	0	40
Other Assets	68,559	1,284	966	2,354	1,805	169	905	430	1,596	2,954
TOTAL ASSETS	4,293,105	109,306	22,270	147,778	113,483	19,101	54,541	26,497	90,604	128,622
LIABILITIES										
Deposits	3,434,563	95,519	18,822	127,784	96,466	17,289	47,936	24,657	73,124	110,829
Federal Funds Purchased	262,719	0	0	8,067	509	0	0	0	11,546	2,600
Demand Notes Issued to U.S. Treasury	12,389	0	0	1,300	0	0	0	0	0	0
Other Borrowed Money	178,752	0	0	0	0	0	0	0	0	0
Mortgage Indebtedness	4,341	0	0	0	0	0	280	9	33	0
Bank's Liability on Acceptances	0	0	0	0	0	0	0	0	0	0
Notes and Subordinated Debentures	6,226	0	0	626	0	0	0	0	0	0
Other Liabilities	43,056	893	114	1,266	661	176	535	101	392	1,014
TOTAL LIABILITIES	3,942,046	96,412	18,936	139,043	97,636	17,465	48,751	24,767	85,095	114,443
EQUITY CAPITAL										
Perpetual Preferred Stock	717	0	0	0	0	0	0	17	0	0
Common Stock	59,112	125	50	3,231	210	425	500	850	1,267	528
Surplus	148,223	2,575	600	3,527	2,470	617	1,300	131	2,303	1,572
Undivided Profits	143,007	10,194	2,684	1,977	13,167	594	3,990	732	1,939	12,079
TOTAL EQUITY CAPITAL	351,059	12,894	3,334	8,735	15,847	1,636	5,790	1,730	5,509	14,179
TOTAL LIABILITIES & EQUITY	4,293,105	109,306	22,270	147,778	113,483	19,101	54,541	26,497	90,604	128,622

STATE CHARTERED BANKS
December 31, 1991

32 Reporting Figures in Thousands	COMMUNITY FIRST BANK	COTTONWOOD SECURITY BANK	DIXIE STATE BANK	DRAPER BANK AND TRUST	FAR WEST BANK	FIRST COMMERCE BANK	FIRST PROFESSIONAL BANK	GUARDIAN STATE BANK	GUNNISON VALLEY BANK	HOLLADAY BANK AND TRUST
ASSETS										
Cash and Due	3,803	898	7,023	7,495	11,272	1,182	710	4,664	1,113	947
Securities	42,911	2,135	18,904	21,100	9,716	1,997	0	320	8,501	2,420
Federal Funds Sold	0	3,580	550	7,750	6,500	1,825	2,800	8,340	700	0
Receivables (Net of Unearned)	21,373	3,211	45,348	89,328	48,386	6,951	7,215	38,078	12,253	10,551
LESS: Allowance for Losses	297	118	602	1,503	679	65	122	477	187	121
Assets Held in Trading Accounts	0	0	0	0	0	0	0	0	0	0
Premises and Fixed Assets	844	465	2,568	852	2,320	654	170	1,463	29	503
Other Real Estate Owned	155	21	441	2,667	373	0	0	719	87	170
Investments in Unconsolidated Subs	0	0	0	0	0	0	0	0	0	0
Customers' Liability	0	0	0	0	0	0	0	0	0	0
Intangible Assets	0	0	0	0	76	84	0	0	0	0
Other Assets	1,088	85	1,280	1,617	784	135	128	985	567	523
TOTAL ASSETS	69,877	10,277	75,512	129,306	78,748	12,763	10,901	54,092	23,063	14,993
LIABILITIES										
Deposits	58,781	8,781	68,756	118,263	72,283	12,087	9,851	49,232	20,132	13,287
Federal Funds Purchased	0	0	0	0	0	0	0	0	0	0
Demand Notes Issued to U.S. Treasury	341	0	0	1,072	0	0	0	0	227	0
Other Borrowed Money	0	0	0	0	0	0	0	0	0	39
Mortgage Indebtedness	0	0	854	14	0	0	0	0	0	0
Bank's Liability on Acceptances	0	0	0	0	0	0	0	0	0	0
Notes and Subordinated Debentures	0	0	0	0	0	0	0	0	0	0
Other Liabilities	444	44	531	1,091	677	35	47	1,197	230	83
TOTAL LIABILITIES	59,566	8,825	70,141	120,440	72,960	12,122	9,898	50,429	20,589	13,409
EQUITY CAPITAL										
Perpetual Preferred Stock	0	0	0	0	0	0	0	0	0	0
Common Stock	385	525	767	200	496	90	810	800	100	702
Surplus	2,100	927	970	500	2,543	810	1,359	1,840	600	183
Undivided Profits	7,826	0	3,634	8,166	2,749	(259)	(1,166)	1,023	1,774	699
TOTAL EQUITY CAPITAL	10,311	1,452	5,371	8,866	5,788	641	1,003	3,663	2,474	1,584
TOTAL LIABILITIES & EQUITY	69,877	10,277	75,512	129,306	78,748	12,763	10,901	54,092	23,063	14,993

STATE CHARTERED BANKS
December 31, 1991

32 Reporting Figures in Thousands	HOME CREDIT BANK	KEY BANK	LEWISTON STATE BANK	STATE BANK SOUTHERN UTAH	SUN CAPITAL BANK	UNITED BANK	USAA CREDIT CARD BANK	UTAH INDEPENDENT BANK	VALLEY BANK AND TRUST	VALLEY CENTRAL BANK
ASSETS										
Cash and Due	918	78,103	4,276	3,362	1,628	2,139	983	1,160	60,379	7,291
Securities	367	270,153	18,196	32,565	6,815	7,062	19,542	1,122	136,047	3,358
Federal Funds Sold	400	0	7,800	0	200	1,100	0	1,405	50,000	2,376
Receivables (Net of Unearned)	11,158	675,088	17,236	48,535	18,580	7,830	207,725	11,666	559,049	22,926
LESS: Allowance for Losses	164	7,967	200	853	366	207	3,561	202	12,002	490
Assets Held in Trading Accounts	0	0	0	0	0	0	0	0	0	0
Premises and Fixed Assets	313	13,634	184	1,724	388	734	0	399	21,515	386
Other Real Estate Owned	16	3,898	188	391	301	22	0	189	8,063	145
Investments in Unconsolidated Subs	0	0	0	0	0	0	0	0	0	0
Customers' Liability	0	0	0	0	0	0	0	0	0	0
Intangible Assets	0	2,830	0	0	62	0	0	0	0	0
Other Assets	170	19,103	876	1,151	675	185	2,546	815	16,586	653
TOTAL ASSETS	13,178	1,054,842	48,556	86,875	28,283	18,865	227,235	16,554	839,637	36,645
LIABILITIES										
Deposits	11,543	862,264	42,046	76,950	26,051	16,878	9,211	14,946	695,477	32,977
Federal Funds Purchased	0	115,667	0	1,850	0	0	0	0	69,093	27
Demand Notes Issued to U.S. Treasury	0	0	200	0	0	0	0	0	0	0
Other Borrowed Money	158	0	0	0	0	0	177,247	0	0	0
Mortgage Indebtedness	0	888	15	0	0	149	0	9	1,310	0
Bank's Liability on Acceptances	0	0	0	0	0	0	0	0	0	0
Notes and Subordinated Debentures	0	0	0	0	0	0	0	0	0	0
Other Liabilities	415	6,828	210	501	231	97	13,739	208	7,296	692
TOTAL LIABILITIES	12,116	985,647	42,471	79,301	26,282	17,124	200,197	15,163	773,176	33,696
EQUITY CAPITAL										
Perpetual Preferred Stock	0	0	0	0	0	700	0	0	0	0
Common Stock	500	2,625	300	228	307	450	0	518	28,277	270
Surplus	310	26,909	4,000	2,924	706	1,240	18,001	251	25,906	620
Undivided Profits	252	39,661	1,785	4,422	988	(649)	9,037	622	12,278	2,059
TOTAL EQUITY CAPITAL	1,062	69,195	6,085	7,574	2,001	1,741	27,038	1,391	66,461	2,949
TOTAL LIABILITIES & EQUITY	13,178	1,054,842	48,556	86,875	28,283	18,865	227,235	16,554	839,637	36,645

STATE CHARTERED BANKS
December 31, 1991

32 Reporting Figures in Thousands	WASATCH BANK	WESTERN COMMUNITY BANK	WEST ONE BANK
ASSETS			
Cash and Due	5,483	1,477	84,907
Securities	7,800	0	140,850
Federal Funds Sold	375	1,150	32,790
Receivables (Net of Unearned)	43,807	549	387,131
LESS: Allowance for Losses	440	0	10,436
Assets Held in Trading Accounts	0	0	186
Premises and Fixed Assets	1,253	72	17,034
Other Real Estate Owned	44	0	5,506
Investments in Unconsolidated Subs	7	0	0
Customers' Liability	0	0	0
Intangible Assets	0	14	4,998
Other Assets	620	1	5,523
TOTAL ASSETS	58,949	3,263	668,489
LIABILITIES			
Deposits	53,696	1,579	547,066
Federal Funds Purchased	0	0	53,360
Demand Notes Issued to U.S. Treasury	0	0	9,249
Other Borrowed Money	0	233	1,075
Mortgage Indebtedness	24	0	756
Bank's Liability on Acceptances	0	0	0
Notes and Subordinated Debentures	0	0	5,600
Other Liabilities	829	1	2,478
TOTAL LIABILITIES	54,549	1,813	619,584
EQUITY CAPITAL			
Perpetual Preferred Stock	0	0	0
Common Stock	485	600	12,491
Surplus	2,488	900	37,041
Undivided Profits	1,427	(50)	(627)
TOTAL EQUITY CAPITAL	4,400	1,450	48,905
TOTAL LIABILITIES & EQUITY	58,949	3,263	668,489

NATIONALLY CHARTERED BANKS
December 31, 1991

7 Reporting Figures in Thousands	NATIONAL BANKS	AMERICAN INVESTMENT BANK	FIRST INTERSTATE BANK	FIRST NATIONAL LAYTON	FIRST NATIONAL MORGAN	FIRST SECURITY BANK	FIRST WESTERN NATIONAL	ZIONS FIRST NATIONAL
ASSETS								
Cash and Due	1,021,986	16,778	96,036	2,084	2,374	365,636	1,390	537,688
Securities	1,701,689	6,717	251,043	16,732	3,369	712,398	15,153	696,277
Federal Funds Sold	222,101	3,901	60,000	5,700	1,700	51,800	2,400	96,600
Receivables (Net of Unearned)	4,892,432	122,443	456,227	25,696	16,252	2,473,374	11,337	1,787,103
LESS: Allowance for Losses	115,543	4,645	11,387	753	454	47,143	181	50,980
Assets Held in Trading Accounts	195,829	0	0	0	0	159,742	0	36,087
Premises and Fixed Assets	90,101	676	11,737	1,951	157	47,119	504	27,957
Other Real Estate Owned	23,080	257	1,569	771	33	9,970	344	10,136
Investments in Unconsolidated Subs	0	0	0	0	0	0	0	0
Customers' Liability	7,385	0	0	0	0	7,095	0	290
Intangible Assets	7,558	0	117	0	0	6,200	0	1,241
Other Assets	136,173	5,751	18,221	752	462	72,778	627	37,582
TOTAL ASSETS	8,182,791	151,878	883,563	52,933	23,893	3,858,969	31,574	3,179,981
LIABILITIES								
Deposits	6,342,587	133,512	802,255	47,572	20,232	3,006,443	28,762	2,303,811
Federal Funds Purchased	959,999	0	8,561	0	0	498,339	0	453,099
Demand Notes Issued to U.S. Treasury	26,353	0	0	0	0	26,211	142	0
Other Borrowed Money	211,629	0	0	0	0	8,400	0	203,229
Mortgage Indebtedness	1,477	0	147	0	0	282	0	1,048
Bank's Liability on Acceptances	7,385	0	0	0	0	7,095	0	290
Notes and Subordinated Debentures	9,517	0	2,317	0	0	0	0	7,200
Other Liabilities	105,350	2,680	8,911	576	108	52,202	330	40,543
TOTAL LIABILITIES	7,664,297	136,192	822,191	48,148	20,340	3,598,972	29,234	3,009,220
EQUITY CAPITAL								
Perpetual Preferred Stock	0	0	0	0	0	0	0	0
Common Stock	56,344	675	13,000	410	50	26,609	600	15,000
Surplus	144,837	7,677	16,261	2,500	400	91,965	600	25,434
Undivided Profits	317,313	7,334	32,111	1,875	3,103	141,423	1,140	130,327
TOTAL EQUITY CAPITAL	518,494	15,686	61,372	4,785	3,553	259,997	2,340	170,761
TOTAL LIABILITIES & EQUITY	8,182,791	151,878	883,563	52,933	23,893	3,858,969	31,574	3,179,981

CONSOLIDATED INCOME STATEMENT
STATE AND NATIONALLY CHARTERED BANKS
FOR THE TWELVE MONTH PERIOD ENDING DECEMBER 31, 1991

32 State and 7 National Reporting
Figures in Thousands

	State	National
INTEREST INCOME		
Interest & Fee Income on Loans	12,330	1,756
Real Estate Loans	100,802	175,605
Installment Loans	71,272	121,052
Credit Cards	35,694	39,355
Commercial	74,592	144,166
Leasing	1,833	15,880
Interest on Balances Due	1,945	17,511
Securities	74,868	122,230
Interest on Assets in Trading Accounts	25	21,995
Interest on Federal Funds	8,351	16,836
TOTAL INTEREST INCOME	381,712	676,386
INTEREST EXPENSE		
Transaction Accounts	20,596	33,528
Money Market Accounts	29,105	55,098
Other Savings Accounts	16,943	29,014
Time CD's Greater Than $100,000	20,263	24,955
All Other Time CD's	74,739	148,908
Foreign Deposits, Edge Agreements, IBF's	0	4,100
Federal Funds Purchased	11,764	48,642
Demand Notes to U.S. Treasury	8,403	11,501
Interest on Mortgages	437	315
Notes & Debentures	257	1,069
TOTAL INTEREST EXPENSE	182,507	357,130
NET INTEREST INCOME	199,205	319,256
Provision for Loan Loss	43,019	47,295
NONINTEREST INCOME		
Fiduciary Accounts	947	19,190
Service Charges	28,718	45,684
Gains (Losses) on Trading Accounts	3	3,172
Other	26,289	63,328
TOTAL NONINTEREST INCOME	55,957	131,374
Gains (Losses) on Securities	3,988	2,194
NONINTEREST EXPENSE		
Salaries & Employee Benefits	72,333	106,014
Premises & Fixed Assets	24,275	26,856
Other	72,613	152,557
TOTAL NONINTEREST EXPENSE	169,221	285,427
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS	46,910	120,102
Applicable Income Taxes	12,883	39,594
Extraordinary Items (Net of Taxes)	128	0
NET INCOME	34,155	80,508

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CREDIT UNIONS

STATE CHARTERED CREDIT UNIONS

June 30, 1992

Name/Address/Tel.	City/Zip	Organized	President
A. F. Hospital Credit Union 170 North 1100 East 763-3537	American Fork 84003-9787	1964	Dawn Harding
Acorn Credit Union P.O. Box 27208, 1760 W. 2100 So. 972-4426	Salt Lake City 84127-0208	1940	Jan DeLuca
Alpine Credit Union P.O. Box 217, 1510 N. State St. 355-9425	Orem 84057-0217	1955	Jay L. Stokes
America First Credit Union P.O. Box 9199, 1344 W. 4675 S. 627-0900	Ogden 84409-0199	1939	James J. Dawson
American Paper Employees Credit Union P.O. Box 30038, 1000 So. 500 W. 973-2600	Salt Lake City 84130	1959	Ted H. Weese
Associated Credit Union P.O. Box 30430, 1812 So. Empire Rd. 973-4400	Salt Lake City 84130-0430	1954	M. Ben West
Bailey, Inc. Employees Credit Union 4110 South 3340 East 278-0784	Salt Lake City 84124	1963	Weldon J. Richman
Balance Rock Credit Union P.O. Box 120, 70 So. Main St. 472-3994	Helper 84526-0120	1937	Lorene A. Smith
Beehive State Employees Credit Union 1467 South Main 484-8811	Salt Lake City 84115-5390	1954	Walter J. Wickens
Big Valley Credit Union 16968 So. 1400 West 254-0171	Bluffdale 84065	1978	Violet Jenson
Blue Cross-Blue Shield Employees Credit Union P.O. Box 30270, 2455 Parleys Way 481-6540	Salt Lake City 84130-0270	1961	Susan Bushman
Carbon Credit Union P. O. Box 719, 745 E. 200 So. 637-2443	Price 84501-0719	1968	Richard A. Bracken

STATE CHARTERED CREDIT UNIONS

June 30, 1992

Name/Address/Tel.	City/Zip	Organized	President
Catholic Community Credit Union 1700 South 2300 West #153 973-7225	Salt Lake City 84104-2755	1980	Oilver Ulibarri
Chevron-West Credit Union P.O. Box 25117, 2351 N. 1100 W. 539-7219	Salt Lake City 84125-0117	1950	Douglas G. Gurr
Coca-Cola Employees Credit Union P.O. Box 1647, 875 So. West Temple 530-5300	Salt Lake City 84110	1964	Ron Griffith
Columbia Iron Mine Employees Credit Union P.O. Box 721, 59 North 100 West 586-9771	Cedar City 84720-0721	1944	Grant C. Seegmiller
Corporate Central Credit Union P.O. Box 27433, 1805 So. Redwood Rd. 973-9573	Salt Lake City 84127	1978	Wayne F. Barnes
Credit Union One P.O. Box 65775, 3226 So. Main St. 561-9951	Salt Lake City 84165-0775	1974	Grant Behrmann
Cyprus Credit Union 3505 South 8400 West 250-5858	Magna 84044-2212	1935	Sandra J. Hutchings
Davis Credit Union P.O. Box 59, 56 East 200 North 544-5525	Kaysville 84037-1953	1957	Suzanne G. Curran
Davis Schools Credit Union 225 South 200 West 451-5064	Farmington 84025-9758	1956	Neale C. Davis
Deseret First Credit Union 147 North 200 West 535-0515	Salt Lake City 84103-1596	1955	Kris J. Mecham
Deseret News Employees Credit Union P.O. Box 26042, 1377 So. Redwood Rd. 972-1116	Salt Lake City 84126-0092	1946	Janette Mack
Doctor's Credit Union 986 W. Atherton Dr., Suite 202 263-8694	Salt Lake City 84117	1983	Kelli Jaynes
EIMAC Salt Lake Employees Credit Union 1678 So. Pioneer Road 973-5143	Salt Lake City 84104-4205	1980	Michele Hodgkins

STATE CHARTERED CREDIT UNIONS

June 30, 1992

Name/Address/Tel.	City/Zip	Organized	President
Employees of Granite Mill & Fixture Co. Credit Union 2200 South Main Street 467-3222	Salt Lake City 84115	1954	Tami Anderson
Employees of Quality Linen Credit Union 1024 South 200 West 364-7786	Salt Lake City 84101-3003	1965	Ralph Bahr
Employment Security Employees Credit Union P.O. Box 11249, 140 E. Broadway 531-9612	Salt Lake City 84147	1940	Klare S. Oliver
EMSCO Credit Union 4376 South 3035 East 272-4917	Salt Lake City 84124	1955	Eloise Goodyear
Exchange Credit Union P.O. Box 11364, 125 So. State St. 532-3729	Salt Lake City 84147-0364	1952	Carol J. Anderson
Firefighters Credit Union 124 West 1400 South 487-3219	Salt Lake City 84115-5227	1929	Steven G. Leffler
GSL Credit Union P.O. Box 1190, 765 N. 10500 W. 731-3100	Ogden 84404	1971	L. Clinton Owen
Galigher Employees Credit Union 830 South 500 West 359-8545	Salt Lake City 84101-2803	1953	Anita F. Miller
Garfield Credit Union 9024 West 2700 South 250-5411	Magna 84044-1002	1950	Gerald Hepper
Goldenwest Credit Union P.O. Box 1111, 147 - 26th Street 621-4550	Ogden 84402	1966	Monte M. Call
Grand County Credit Union P.O. Box 1047, 50 East Center 259-6124	Moab 84532-1047	1957	Judith A. Pierce
Granite Credit Union 441 East 3900 South 262-6486	Salt Lake City 84107-1897	1935	Curtis L. Doman
Hafer's Employees Credit Union 1563 South 300 West 487-6474	Salt Lake City 84126	1960	Tonya Libertus

STATE CHARTERED CREDIT UNIONS

June 30, 1992

Name/Address/Tel.	City/Zip	Organized	President
Health Care Credit Union 769 East South Temple 321-1645	Salt Lake City 84102	1975	Scot Baumgartner
Hercules Credit Union P.O. Box 26977, 3141 W. 4700 So. 968-9011	Salt Lake City 84126-0977	1973	Brent R. W. Holmes
Hi-Land Credit Union 175 East 6100 South 261-8909	Murray 84107-6514	1957	Janice Mitchell
Industrial Supply Employees Credit Union 1635 South 300 West 484-8644	Salt Lake City 84115-5107	1964	James C. Holmes
Jordan Credit Union P.O. Box 1888, 9260 South 300 East 566-4195	Sandy 84019-1888	1950	James Hofeling
Kings Peak Credit Union 855 East 200 North (112-9) 722-3795	Roosevelt 84066-0092	1954	William M. Fausett
Lehi Works Employees Credit Union P. O. Box 785, 515 E. Main St. 756-3144	American Fork 84003-0097	1965	Bud B. Ormond
Logan Cache Rich Credit Union 75 South 1st West 563-6882	Smithfield 84335	1963	Ray Jorgensen
Logan City Employees Credit Union P.O. Box 527, 255 N. Main Street 750-9815	Logan 84321-0527	1939	Mark Brenchley
McKay-Dee Hospital Credit Union 4700 Harrison Blvd. 392-0655	Ogden 84403	1954	John S. Palmer
Meadow Gold Employees Credit Union 3007 South West Temple, Suite I 486-4020	Salt Lake City 84115	1936	Kathryn Dell
Metro West Credit Union 1715 West 700 North 532-1375	Salt Lake City 84116	1957	Dale Wilkinson
Millard County Credit Union P.O. Box 222, 44 South 100 West 743-6545	Fillmore 84631	1956	M. Dean Bennett

STATE CHARTERED CREDIT UNIONS

June 30, 1992

Name/Address/Tel.	City/Zip	Organized	President
Moroni Feed Credit Union P. O. Box 50 436-8288	Moroni 84646	1969	Nedra A. Anderson
Mountain America Credit Union P.O. Box 45001, 660 South 200 East 521-3300	Salt Lake City 84145	1936	Gordon R. Dames
National J.A.C.L. Credit Union P. O. Box 1721, 242 So. 400 East 355-8040	Salt Lake City 84110	1943	Terrell T. Nagata
Nebo Credit Union 1620 North Main 798-3679	Spanish Fork 84660-2031	1956	Donald W. Parker
Newspaper Employees Credit Union 601 Tribune Bldg. 237-2898	Salt Lake City 84111	1931	Patricia A. Marcusen
Northwest Credit Union 4645 South 2700 West 965-1221	West Valley City 84119	1974	Gary L. Hooper
Ogden Government Employees Credit Union P.O. Box 68, 2780 Adams Ave. 399-9243	Ogden 84402-0068	1930	Joyce Schmitz
Ogden Municipal Employees Credit Union 2651 Washington Blvd. 629-8274	Ogden 84401	1948	Sher Hunt
Ogden Teachers Credit Union 1163 - 30th St. 392-4877	Ogden 84403	1932	Jon Meier
P & S Credit Union 2250 S. Redwood Road 973-0575	Salt Lake City 84119	1980	Vanene McShane
Pacific Pipe Credit Union P. O. Box 166, 96 East Center 489-3603	Springville 84663-0166	1954	Sherman E. Huff
Peoples Electric Power Credit Union 8722 South 300 West 566-1238	Sandy 84070	1982	James W. Webb, Jr.
Phillips Wasatch Credit Union P. O. Box 666 298-1024	Bountiful 84011	1940	Robin C. Carbaugh

STATE CHARTERED CREDIT UNIONS

June 30, 1992

Name/Address/Tel.	City/Zip	Organized	President
Pioneer Credit Union 1799 S. Pioneer Road 972-5850	Salt Lake City 84104	1957	Fred S. Rico
Presto Credit Union 1210 East 200 South 258-2431	Lewiston 84320	1977	Gaylene Stone
Primary Hospital Credit Union 100 No. Medical Dr. 588-2115	Salt Lake City 84113-1100	1955	Sharon Balle
Provo City Employees Credit Union P. O. Box 873, 251 West 800 North 379-6890	Provo 84063	1941	Gary Miner
Provo Police & Fire Department Credit Union P.O. Box 1402, 601 W. Columbia Lane 377-5634	Provo 84604-2447	1949	Don R. Messick
Provo Postal Credit Union 125 East 300 South, #207 374-5856	Provo 84601-4419	1961	Donald Keele
Provo School District Credit Union 815 North Freedom Blvd. 375-2120	Provo 84604	1956	Teresa A. Voorhees
S E A Credit Union P O Box 355, 55 No. 300 East 896-4924	Richfield 84701-0355	1957	Val Chappell
Salt Lake Board of Realtors Credit Union P.O. Box 9228, 2970 East 3300 South 486-4465	Salt Lake City 84109-2143	1962	Gerald P. Werrett
Salt Lake City Credit Union P.O. Box 651115, 1380 South Main St. 486-7255	Salt Lake City 84165-1115	1941	Christopher Evenson
Salt Lake City Water Department Credit Union 1530 Jefferson Street 466-6971	Salt Lake City 84115-5272	1937	Tina L. Sperry
Salt Lake County Employees Credit Union 54 West 2100 South, Suite #1 486-9152	Salt Lake City 84115-2394	1956	J. Edwin Chapman

STATE CHARTERED CREDIT UNIONS

June 30, 1992

Name/Address/Tel.	City/Zip	Organized	President
Salt Lake Police Credit Union 450 East 900 South 533-8400	Salt Lake City 84111	1931	Christopher Kennedy
Salt Lake Schools Credit Union 454 East 300 South 364-1000	Salt Lake City 84111-2630	1979	Steven C. Andersen
San Juan Credit Union P. O. Box 199, 27 South 100 East 678-2124	Blanding 84511-0199	1963	Wilbur J. Eubanks
Schreiber Employees Credit Union 885 North 600 West 752-8175	Logan 84321-3424	1978	Kenneth R. McDaniel
Snowbird Employees Credit Union P.O. Box 3, Snowbird Plaza 521-6040	Snowbird 84092	1976	Candace C. Shugart
Sorenson Employees Credit Union 4455 Atherton Drive 264-1394	Salt Lake City 84123-2504	1967	Susan B. Baird
South Sanpete Credit Union 191 North 200 East, Box 471 283-4364	Ephriam 84627-0471	1956	G. Stanley Black
Southwest Industrial Area Credit Union 5754 Wood Circle 266-5866	Murray 84107-6138	1956	Veva C. Andersen
Sunnyside Credit Union P.O. Box 519 888-4433	Sunnyside 84539	1948	Sandra Garcia
Sweet's Employees Credit Union 224 South 200 West 363-6707	Salt Lake City 84110	1971	Bruce C. Thompson
Tanner Employees Credit Union 1930 South State Street 483-8397	Salt Lake City 84115-2385	1957	Lynn Beckman
Texas Gulf Potash Employees Credit Union P. O. Box 265, 50 East Center 259-7177	Moab 84532-0265	1967	Gladys Gary
Thiokol Credit Union P. O. Box 657, 707 North Main 723-5231	Brigham City 84302-0657	1958	Steve D. Christensen

STATE CHARTERED CREDIT UNIONS

June 30, 1992

Name/Address/Tel.	City/Zip	Organized	President
Trans West Credit Union P.O. Box 65218, 37 West 1700 South 487-1692	Salt Lake City 84165-0218	1966	Marc Mikkelson
Treasury Credit Union 465 South 400 East 355-7771	Salt Lake City 84111-3302	1948	Kathryn C. Thurgood
Tri County Credit Union P.O. Box 153, 25 West 400 So. 676-2754	Panguitch 84759	1972	Nick Reynolds
Twin Peaks Credit Union 3950 South 700 East #200 268-0640	Salt Lake City 84107-3837	1979	Evan Hansen
U.N.D.C. Credit Union P.O. Box 199, 27 South 100 East 678-2124	Blanding 84511	1976	Wilbur J. Eubanks
U P & L Ogden Credit Union P. O. Box 311, 1438 W. 2550 So. 629-4337	Ogden 84402-0311	1974	Glen E. Morby
UCB Credit Union P. O. Box 11007, 309 E. 100 So. 533-9393	Salt Lake City 84147-0007	1975	Vickie L. Flake
USU Community Credit Union P.O. Box 1195, UMC 01, 695 E. 1000 N. 753-4080	Logan 84321	1957	Dennis Child
Uintah Credit Union P.O. Box 805, 17 Wasatch Ave. 789-8353	Vernal 84078	1955	Judy Allred
University of Utah Credit Union P.O. Box 8025, 3120 So. 1300 East 481-8800	Salt Lake City 84108	1956	Phil Janovak
Utah Associations Credit Union 1578 West 1700 South 973-9503	Salt Lake City 84104-3426	1960	Colleen E. Millard
Utah Central Credit Union #25 East 1700 South, Box 26008 487-8841	Salt Lake City 84126	1940	Donald Bleazard
Utah Copper Employees Credit Union 117 East State Highway 569-8100	Bingham Canyon 84006-1125	1940	Barbara Coward

STATE CHARTERED CREDIT UNIONS

June 30, 1992

Name/Address/Tel.	City/Zip	Organized	President
Utah Oil Workers Credit Union 330 East 400 South, Suite 101 322-0854	Salt Lake City 84111	1936	Robert Chiodo
Utah Power & Light Employees Credit Union 1407 West North Temple, Rm. 149 220-4180	Salt Lake City 84140	1935	Robert E. Howell
Utah Prison Employees Credit Union P.O. Box 250 576-7490	Draper 84020-0250	1954	Ruth Reed Spuhler
Utah Schools for the Deaf & Blind 846 - 20th Street 393-3377	Ogden 84401-0406	1957	Blaine L. Seamons
Utah Valley Credit Union 310 North 100 West 377-6288	Provo 84601	1953	Ron L. Canto
Valtek Credit Union P. O. Box 2200 489-2430	Springville 84663-0903	1974	Richard A. Nelson
WASCO Credit Union P.O. Box 184, 23 West Center 654-2055	Heber City 84032-0184	1959	Grant M. Patch
Weber Credit Union 1935 West 4800 South 776-4400	Roy 84067-2626	1979	Rich Freeman

BRANCHES OF

ONE HUNDRED TEN STATE CREDIT UNIONS

NINETY-NINE BRANCHES

June 30, 1992

Name of Credit Union Branch	City	County
A. F. Hospital Credit Union	American Fork	Utah
Acorn Credit Union	Salt Lake City	Salt Lake
Alpine Credit Union	Orem	Utah
American Fork	American Fork	Utah
Orem	Orem	Utah
America First Credit Union	Riverdale	Weber
Bountiful	Bountiful	Davis
Clearfield	Clearfield	Davis
Clearfield (In store)	Clearfield	Davis
Cottonwood	Salt Lake City	Salt Lake
Fourth East	North Ogden	Weber
Harrison Blvd	Ogden	Weber
Hill AFB Bldg 230	Layton	Davis
Hill AFB Bldg 431	Layton	Davis
Hill AFB Bldg 1235	Layton	Davis
IRS/Ogden	Ogden	Weber
Kearns	Kearns	Salt Lake
Layton	Layton	Davis
Nineteenth West	Roy	Weber
North Ogden	North Ogden	Weber
Ogden	Ogden	Weber
Plain City	Plain City	Weber
Roy	Roy	Weber
Salt Lake	Salt Lake City	Salt Lake
Sandy	Sandy	Salt Lake
Twelfth Street	Ogden	Weber
Wall Ave	Ogden	Weber
West Valley	West Valley City	Salt Lake
American Paper Employees Credit Union	Salt Lake City	Salt Lake
Associated Credit Union	Salt Lake City	Salt Lake
Bailey, Inc. Employees Credit Union	Salt Lake City	Salt Lake
Balance Rock Credit Union	Helper	Carbon
Beehive State Employees Credit Union	Salt Lake City	Salt Lake
Bountiful	Bountiful	Davis
East Bay	Provo	Utah
First South	Salt Lake City	Salt Lake
Heber Wells Bldg	Salt Lake City	Salt Lake
International Center	Salt Lake City	Salt Lake
Kearns	Kearns	Salt Lake
North Temple	Salt Lake City	Salt Lake
State Office Building	Salt Lake City	Salt Lake
Twenty-First South	Salt Lake City	Salt Lake
Big Valley Credit Union	Bluffdale	Salt Lake
Blue Cross-Blue Shield Employees Credit Union	Salt Lake City	Salt Lake
Carbon Credit Union	Price	Carbon
East Carbon	East Carbon	Carbon
Catholic Community	Salt Lake City	Salt Lake
Chevron-West Credit Union	Salt Lake City	Salt Lake
Coca-Cola Employees Credit Union	Salt Lake City	Salt Lake

BRANCHES OF

ONE HUNDRED TEN STATE CREDIT UNIONS

NINETY-NINE BRANCHES

June 30, 1992

Name of Credit Union Branch	City	County
Columbia Iron Mine Employees Credit Union	Cedar City	Iron
Corporate Central Credit Union	Salt Lake City	Salt Lake
Credit Union One	Salt Lake City	Salt Lake
C.R. England	Salt Lake City	Salt Lake
Redwood Road	Salt Lake City	Salt Lake
Sandy	Sandy	Salt Lake
Cyprus Credit Union	Magna	Salt Lake
Redwood Road	Salt Lake City	Salt Lake
West Jordan	West Jordan	Salt Lake
Davis Credit Union	Kaysville	Davis
Davis Schools Credit Union	Farmington	Davis
Bountiful	Bountiful	Davis
Clearfield	Clearfield	Davis
Deseret First Credit Union	Salt Lake City	Salt Lake
Bountiful	Bountiful	Davis
Murray	Murray	Salt Lake
ZCMI Center	Salt Lake City	Salt Lake
Deseret News Employees Credit Union	Salt Lake City	Salt Lake
EIMAC Salt Lake Employees Credit Union	Salt Lake City	Salt Lake
Employees of Granite Mill & Fixtures Co.	Salt Lake City	Salt Lake
Employees Quality Linen Credit Union	Salt Lake City	Salt Lake
Employment Security Employees Credit Union	Salt Lake City	Salt Lake
Metro Street	Salt Lake City	Salt Lake
South County	Salt Lake City	Salt Lake
EMSCO Credit Union	Salt Lake City	Salt Lake
Exchange Credit Union	Salt Lake City	Salt Lake
Firefighter's Credit Union	Salt Lake City	Salt Lake
Galigher Employees Credit Union	Salt Lake City	Salt Lake
Garfield Credit Union	Magna	Salt Lake
Redwood Road	Salt Lake City	Salt Lake
Goldenwest Credit Union	Ogden	Weber
Harrison Blvd	Ogden	Weber
Layton	Layton	Davis
No. 210	Ogden	Weber
Pennsylvania Ave	Ogden	Weber
Washington Blvd	Ogden	Weber
Grand County Credit Union	Moab	Grand
Granite Credit Union	Salt Lake City	Salt Lake
Forty-Seventh South	Salt Lake City	Salt Lake
Ninth East	Salt Lake City	Salt Lake
GSL Credit Union	Ogden	Weber
Hafer's Employees Credit Union	Salt Lake City	Salt Lake
Health Care Credit Union	Salt Lake City	Salt Lake
Alta View Hospital	Sandy	Salt Lake
Eighth Ave	Salt Lake City	Salt Lake
South Valley	Murray	Salt Lake
Hercules Credit Union	Salt Lake City	Salt Lake
Hi-Land Credit Union	Murray	Salt Lake
Industrial Supply Employees Credit Union	Salt Lake City	Salt Lake

BRANCHES OF

ONE HUNDRED TEN STATE CREDIT UNIONS

NINETY-NINE BRANCHES

June 30, 1992

Name of Credit Union Branch	City	County
Jordan Credit Union	Sandy	Salt Lake
West Jordan	West Jordan	Salt Lake
Kings Peak Credit Union	Roosevelt	Duchesne
Lehi Works Employees Credit Union	American Fork	Utah
Logan Cache Rich Credit Union	Smithfield	Cache
Logan City Employees Credit Union	Logan	Cache
McKay-Dee Hospital Credit Union	Ogden	Weber
Morgan	Morgan	Morgan
Thirty-Ninth Street	Ogden	Weber
Thirty-First Street	Ogden	Weber
Meadow Gold Employees Credit Union	Salt Lake City	Salt Lake
Metro West Credit Union	Salt Lake City	Salt Lake
Millard County Credit Union	Fillmore	Millard
Delta	Delta	Millard
Moroni Feed Credit Union	Moroni	Sanpete
Mountain America Credit Union	Salt Lake City	Salt Lake
Cedar City	Cedar City	Iron
Country Hills	Ogden	Ogden
Eighth East	Orem	Utah
Forty-Seventh South	Salt Lake City	Salt Lake
Midvale	Midvale	Salt Lake
Novell	Provo	Utah
Richfield	Richfield	Sevier
Sandy	Sandy	Salt Lake
Second East	Salt Lake City	Salt Lake
St. George	St. George	Washington
State Street	Salt Lake City	Salt Lake
Third North	Salt Lake City	Salt Lake
Thirtieth Street	Ogden	Weber
Union Park	Midvale	Salt Lake
Washington Blvd	Ogden	Weber
National J.A.C.L. Credit Union	Salt Lake City	Salt Lake
Nebo Credit Union	Spanish Fork	Utah
Newspaper Employees Credit Union	Salt Lake City	Salt Lake
Northwest Credit Union	West Valley City	Salt Lake
Chipeta Way	Salt Lake City	Salt Lake
Sandy	Sandy	Salt Lake
Ogden Government Employees Credit Union	Ogden	Weber
Ogden Municipal Employees Credit Union	Ogden	Weber
Ogden Teachers Credit Union	Ogden	Weber
Pacific Pipe Credit Union	Springville	Utah
Peoples Electric Power Credit Union	Sandy	Salt Lake
Bonanza Plant	Vernal	Unitah
Phillips Wasatch Credit Union	Bountiful	Davis
Pioneer Credit Union	Salt Lake City	Salt Lake
P & S Credit Union	Salt Lake City	Salt Lake
Presto Credit Union	Lewiston	Cache
Primary Hospital Credit Union	Salt Lake City	Salt Lake
Provo City Employees Credit Union	Provo	Utah

BRANCHES OF

ONE HUNDRED TEN STATE CREDIT UNIONS

NINETY-NINE BRANCHES

June 30, 1992

Name of Credit Union Branch	City	County
Provo Police & Fire Department Credit Union	Provo	Utah
Provo Postal Credit Union	Provo	Utah
Provo School District Credit Union	Provo	Utah
S E A Credit Union	Richfield	Sevier
Salt Lake Board of Realtors Credit Union	Salt Lake City	Salt Lake
Salt Lake City Credit Union	Salt Lake City	Salt Lake
Airport	Salt Lake City	Salt Lake
Redwood Road	Salt Lake City	Salt Lake
Second East	Salt Lake City	Salt Lake
Salt Lake City Water Department Credit Union	Salt Lake City	Salt Lake
Salt Lake County Employees Credit Union	Salt Lake City	Salt Lake
Salt Lake Police Credit Union	Salt Lake City	Salt Lake
West Valley	West Valley City	Salt Lake
Salt Lake Schools Credit Union	Salt Lake City	Salt Lake
San Juan Credit Union	Blanding	San Juan
Schreiber Employees Credit Union	Logan	Cache
Snowbird Employees Credit Union	Snowbird	Salt Lake
Sorenson Employees Credit Union	Salt Lake City	Salt Lake
South Sanpete Credit Union	Ephriam	Sanpete
Southwest Industrial Area Credit Union	Murray	Salt Lake
Sunnyside Credit Union	Sunnyside	Carbon
Sweet's Employees Credit Union	Salt Lake City	Salt Lake
Tanner Employees Credit Union	Salt Lake City	Salt Lake
Texas Gulf Potash Employees Credit Union	Moab	Grand
The Doctor's Credit Union	Salt Lake City	Salt Lake
Thiokol Credit Union	Brigham City	Box Elder
Promontory	Promontory	Box Elder
Trans West Credit Union	Salt Lake City	Salt Lake
Sandy	Sandy	Salt Lake
Treasury Credit Union	Salt Lake City	Salt Lake
Tri County Credit Union	Panquitch	Garfield
Twin Peaks Credit Union	Salt Lake City	Salt Lake
UCB Credit Union	Salt Lake City	Salt Lake
UNDC Credit Union	Blanding	San Juan
UP&L Ogden Credit Union	Ogden	Weber
Uintah Credit Union	Vernal	Unitah
University of Utah Credit Union	Salt Lake City	Salt Lake
Annex	Salt Lake City	Salt Lake
Bookstore	Salt Lake City	Salt Lake
Medical Center	Salt Lake City	Salt Lake
Research Park	Salt Lake City	Salt Lake
Sandy	Sandy	Salt Lake
Thirteenth East	Salt Lake City	Salt Lake
USU Community Credit Union	Logan	Cache
Main Street	Logan	Cache
Utah Associations Credit Union	Salt Lake City	Salt Lake
Murray	Murray	Salt Lake

BRANCHES OF

ONE HUNDRED TEN STATE CREDIT UNIONS

NINETY-NINE BRANCHES

June 30, 1992

Name of Credit Union Branch	City	County
Utah Central Credit Union	Salt Lake City	Salt Lake
Murray	Murray	Salt Lake
Price	Price	Carbon
West Valley	West Valley	Salt Lake
Utah Copper Employees Credit Union	Bingham Canyon	Salt Lake
Utah Oil Workers Credit Union	Salt Lake City	Salt Lake
Utah Power & Light Employees Credit Union	Salt Lake City	Salt Lake
Huntington	Huntington	Emery
One Utah Center	Salt Lake City	Salt Lake
Utah Prison Employees Credit Union	Draper	Salt Lake
Utah School Deaf & Blind Credit Union	Ogden	Salt Lake
Utah Valley Credit Union	Provo	Utah
Valtek Credit Union	Springville	Utah
WASCO Credit Union	Heber City	Wasatch
Weber Credit Union	Roy	Weber

CHANGES IN STATE CHARTERED CREDIT UNIONS

STATE CREDIT UNIONS AND BRANCHES:	June 30, 1991	June 30, 1992
State Chartered Credit Unions	113	110
Branches	96	99

Branches Opened:	Location	Date
America First Credit Union	Clearfield (in store)	01-21-92
Employment Security Employees	Salt Lake City	09-01-92
Utah Power & Light Employees	Salt Lake City	05-28-92

Mergers:	Into	Date
AMCOR Employees Credit Union	Goldenwest Credit Union	03-23-92
Utha Chiropractors Credit Union	Beehive Credit Union	02-13-92
Diamond Credit Union	Beehive Credit Union	02-13-92
Salt Workers Credit Union	Cyprus Credit Union	09-30-91

Conversion of Charter from Federal to State:	Date
Unisyswest Employees Federal Credit Union	03-16-92

Name Changes:	To	Date
Unisyswest Emp. Federal Credit Union	Metro West Credit Union	03-16-92

STATE CHARTED CREDIT UNIONS
June 30, 1992

110 Reporting Figures in Dollars	TOTAL STATE CREDIT UNIONS	ACORN	ALPINE	AMERICA FIRST	AMERICAN FORK HOSPITAL	AMERICAN PAPER EMPLOYEES	ASSOCIATED	BAILEY INC. EMPLOYEES	BALANCE ROCK
ASSETS									
Cash	84,493,151	16,216	7,178,727	9,685,069	66,694	11,141	388,809	4,596	527,600
Loans:									
Unsecured	238,975,924	301,139	5,354,776	72,592,604	60,586	22,279	145,491	23,501	412,409
Auto	606,401,237	910,342	7,487,505	118,238,679	43,626	106,993	2,264,426	317,497	1,348,751
Real Estate	349,907,550	127,415	2,784,876	100,034,345	0	0	454,333	0	0
All Other to Members	219,388,825	187,022	736,297	92,445,677	11,500	30,610	602,102	54,041	485,223
Other	1,151,169	0	0	0	0	0	0	0	0
Total Loans	1,415,824,705	1,525,918	16,363,454	383,311,305	115,712	159,882	3,466,352	395,039	2,246,383
LESS: Allowance for Loans Losses	26,575,566	97,309	207,203	8,077,134	2,312	1,070	48,652	12,502	35,057
Total Investments	1,043,216,934	436,933	9,592,002	318,190,779	138,159	60,485	2,244,105	366,035	283,224
LESS: Allowance for Investment Losses	990,871	0	0	600,000	0	0	0	0	0
Land and Building (Net)	54,556,598	0	147,504	15,171,190	0	0	0	0	0
Other Real Estate Owned	1,384,830	0	5	37,094	0	0	0	0	0
Other Fixed Assets	12,424,172	14,543	146,684	3,877,744	1	0	11,816	0	19,319
Other Assets	25,679,542	17,053	305,043	9,083,033	0	0	20,593	0	0
TOTAL ASSETS	2,610,013,495	1,913,354	33,526,216	730,679,080	318,254	230,438	6,083,023	753,168	3,041,469
LIABILITIES AND EQUITY									
Deposits:									
Share Drafts	226,635,544	115,741	4,480,752	55,499,800	268,166	0	109,445	0	112,940
Regular Shares	1,072,865,680	888,480	16,000,884	212,761,595	19,812	207,861	3,737,743	673,462	2,033,698
Money Market Shares	432,570,316	126,529	4,446,702	213,290,588	0	0	0	0	0
Certificates of Deposits	394,677,499	383,292	2,225,382	83,982,713	0	0	0	0	666,719
IRA/KEOGH & Retirement Accounts	265,909,094	344,802	2,099,544	92,188,229	0	0	1,261,753	0	14,755
All Other Shares and Deposits	6,337,176	15,158	0	44,257	0	0	0	0	842
Total Shares and Deposits	2,398,995,309	1,874,002	29,253,264	657,767,182	287,978	207,861	5,108,941	673,462	2,828,954
Borrowings	7,718,599	0	0	491,000	0	0	0	0	0
Dividends and Interest Payable	7,675,252	14,929	62,317	2,262,611	0	0	63,329	0	0
Accounts Payable and Other Liabilities	3,367,616	5,659	44,358	(857,682)	130	0	32,076	464	0
Regular Reserve	83,506,237	9,556	1,364,604	19,703,983	25,270	11,921	375,015	32,419	103,361
Other Reserves	60,741,429	0	0	45,760,596	1,104	0	0	0	40,151
Undivided Earnings	48,009,053	9,208	2,801,673	5,551,390	3,772	10,656	503,662	46,823	69,003
TOTAL LIABILITIES & EQUITY	2,610,013,495	1,913,354	33,526,216	730,679,080	318,254	230,438	6,083,023	753,168	3,041,469

STATE CHARTED CREDIT UNIONS
June 30, 1992

110 Reporting Figures in Dollars	BEEHIVE STATE EMPLOYEES	BIG VALLEY	BLUE CROSS BLUE SHIELD EMPLOYEES	CARBON	CATHOLIC COMMUNITY	CHEVRON WEST	COCA-COLA EMPLOYEES	COLUMBIA IRON MINE EMPLOYEES	CORPORATE CENTRAL	CREDIT UNION ONE
ASSETS										
Cash	958,811	31,645	17,009	3,049,203	20,006	522,615	82,960	6,475	10,508,968	3,424,349
Loans:										
Unsecured	3,004,181	52,806	513,584	646,494	198,000	1,931,587	191,069	17,580	312,435	3,300,491
Auto	14,456,985	217,520	1,380,678	5,181,328	374,300	7,729,715	0	419,736	0	8,628,369
Real Estate	11,868,189	139,612	108,537	3,031,967	0	4,491,192	0	91,177	0	6,083,199
All Other to Members	4,357,231	448,583	0	1,700,360	66,576	1,289,803	0	5,542	0	640,373
Other	629,226	0	282,438	0	0	0	0	0	0	58,620
Total Loans	34,315,812	858,521	2,285,237	10,560,149	638,876	15,442,297	191,069	534,035	312,435	18,711,052
LESS: Allowance for Loans Losses	899,417	24,518	15,557	208,734	20,103	186,089	158	4,050	0	560,539
Total Investments	9,824,215	120,919	593,749	848,609	808,320	7,776,892	2,457	35,946	232,721,499	6,819,516
LESS: Allowance for Investment Losses	0	0	10,011	0	0	32,000	0	0	0	0
Land and Building (Net)	2,045,941	0	0	200,909	0	63,095	0	0	0	881,856
Other Real Estate Owned	398,849	0	0	59,406	0	0	0	0	0	0
Other Fixed Assets	336,901	7,727	43,127	38,701	1,646	12,099	2,553	0	126,244	127,682
Other Assets	829,702	397	23,613	128,015	1,611	287,198	914	0	1,263,288	172,606
TOTAL ASSETS	47,810,814	994,691	2,937,167	14,676,258	1,450,356	23,886,107	279,795	572,406	244,932,434	29,576,522
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	3,741,817	0	108,354	1,931,413	0	1,636,858	0	0	0	2,248,758
Regular Shares	27,866,489	885,189	980,417	6,531,317	477,387	14,927,010	250,950	384,816	130,167,360	9,829,528
Money Market Shares	0	0	0	0	0	0	0	0	0	5,521,905
Certificates of Deposits	4,558,932	0	955,310	4,329,530	635,936	2,591,169	0	74,786	102,979,026	5,266,927
IRA/KEOGH & Retirement Accounts	8,371,944	87,179	501,661	981,144	210,278	2,452,461	0	0	0	3,736,233
All Other Shares and Deposits	0	0	26,388	0	0	0	0	0	0	3,433
Total Shares and Deposits	44,539,182	972,368	2,572,130	13,773,404	1,323,601	21,607,498	250,950	459,602	233,146,386	26,606,784
Borrowings	0	0	0	0	0	0	0	0	6,570,354	0
Dividends and Interest Payable	136,370	0	0	65,131	0	402	0	0	1,258,617	90,000
Accounts Payable and Other Liabilities	159,512	526	9,739	31,711	1,374	26,618	521	404	108,547	75,954
Regular Reserve	1,691,645	14,934	150,131	600,000	60,113	780,000	13,936	36,894	2,021,860	1,218,510
Other Reserves	0	3,400	0	0	0	423,000	8,332	0	0	1,159,341
Undivided Earnings	1,284,105	3,463	205,167	206,012	65,268	1,048,589	6,056	75,506	1,826,670	425,933
TOTAL LIABILITIES & EQUITY	47,810,814	994,691	2,937,167	14,676,258	1,450,356	23,886,107	279,795	572,406	244,932,434	29,576,522

STATE CHARTED CREDIT UNIONS
June 30, 1992

110 Reporting

Figures in Dollars	CYPRUS	DAVIS	DAVIS SCHOOLS	DESERET FIRST	DESERET NEWS EMPLOYEES	DOCTORS	EIMAC SALT LAKE EMPLOYEES	EMPLOYEES GRANITE MILL	EMPLOYEES QUALITY LINEN	EMPLOYMENT SECURITY EMPLOYEES
ASSETS										
Cash	688,209	99	2,464,063	2,679,248	706,707	126,462	482,177	9,332	28,398	797,237
Loans:										
Unsecured	12,463,151	62,970	4,339,804	7,031,567	244,830	25,034	960,238	9,651	7,718	547,693
Auto	29,131,639	811,436	10,056,001	19,236,854	1,219,169	0	1,364,532	35,220	39,808	2,579,673
Real Estate	14,015,794	63,482	3,328,077	10,191,386	322,572	0	479,605	0	0	1,723,946
All Other to Members	5,492,295	61,159	2,088,964	4,273,036	96,715	0	56,172	0	19,992	997,336
Other	0	0	0	0	0	0	0	0	0	0
Total Loans	61,102,879	999,047	19,812,846	40,732,843	1,883,286	25,034	2,860,547	44,871	67,518	5,848,648
LESS: Allowance for Loans Losses	1,221,688	21,761	291,825	1,043,260	51,130	0	49,781	1,543	1,886	53,104
Total Investments	27,946,021	202,086	6,673,289	19,581,707	38,958	0	1,059,338	25,122	1,642	1,425,961
LESS: Allowance for Investment Losses	0	0	0	0	0	0	0	0	0	0
Land and Building (Net)	1,428,378	0	862,695	1,369,024	0	0	11,380	0	0	0
Other Real Estate Owned	0	0	0	59,165	0	0	0	0	0	0
Other Fixed Assets	534,886	2,002	209,643	255,080	13,287	0	17,143	0	1,099	45,491
Other Assets	597,557	1,124	191,612	485,879	10,094	1,931	906	0	0	12,457
TOTAL ASSETS	91,076,242	1,182,597	29,922,323	64,119,686	2,601,202	153,427	4,381,710	77,782	96,771	8,076,690
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	9,410,028	0	4,111,148	12,177,533	0	0	323,922	0	0	560,055
Regular Shares	42,787,171	712,203	16,831,704	28,936,953	1,354,220	0	2,079,573	55,276	81,929	3,558,968
Money Market Shares	14,461,701	0	0	5,603,001	0	0	0	0	0	0
Certificates of Deposits	4,047,854	369,018	2,994,553	7,997,560	647,757	125,358	1,348,978	0	0	1,701,335
IRA/KEOGH & Retirement Accounts	10,780,460	23,978	3,305,596	5,871,898	216,792	0	17,502	0	0	1,664,078
All Other Shares and Deposits	0	0	625,943	0	17,244	0	198,627	0	0	0
Total Shares and Deposits	81,487,214	1,105,199	27,868,944	60,586,945	2,236,013	125,358	3,968,602	55,276	81,929	7,484,436
Borrowings	0	0	0	46,177	0	0	0	0	0	0
Dividends and Interest Payable	668,541	9,485	27,510	149,142	9,556	536	52,987	0	0	15,737
Accounts Payable and Other Liabilities	163,210	1,349	60,521	281,795	298	0	355	56	157	11,521
Regular Reserve	4,377,371	50,434	1,176,144	1,580,706	177,468	9,191	218,294	10,823	11,938	377,483
Other Reserves	0	0	81,537	0	71,000	0	0	0	0	150,000
Undivided Earnings	4,379,906	16,130	707,667	1,474,921	106,867	18,342	141,472	11,627	2,747	37,513
TOTAL LIABILITIES & EQUITY	91,076,242	1,182,597	29,922,323	64,119,686	2,601,202	153,427	4,381,710	77,782	96,771	8,076,690

STATE CHARTED CREDIT UNIONS
June 30, 1992

110 Reporting

Figures in Dollars	EMSCO	EXCHANGE	FIRE-FIGHTERS	GSL	GALIGHER EMPLOYEES	GARFIELD	GOLDENWEST	GRAND COUNTY	GRANITE	HAFER'S EMPLOYEES
ASSETS										
Cash	14,024	19,932	12,000	92,326	200	714,972	1,823,134	25,205	1,665,496	0
Loans:										
Unsecured	0	127,600	1,269,040	77,680	66,946	992,047	13,120,452	51,508	9,047,938	2,161
Auto	225,167	858,394	3,450,652	168,425	530,650	2,971,705	22,737,966	727,153	20,003,830	63,337
Real Estate	0	19,907	2,306,363	0	89,990	937,540	15,668,884	2,859	8,279,162	0
All Other to Members	81,592	115,643	1,291,648	0	85,950	85,456	15,902,505	211,498	3,460,551	11,598
Other	0	0	74,084	0	0	0	450	0	0	7,781
Total Loans	306,759	1,121,544	8,391,787	246,105	773,536	4,986,748	67,430,257	993,018	40,791,481	84,877
LESS: Allowance for Loans Losses	4,638	3,713	83,077	5,966	9,985	157,952	1,654,500	33,307	902,530	6,033
Total Investments	86,244	492,011	4,004,380	6,360	145,267	1,993,604	42,536,157	760,595	33,219,238	19,071
LESS: Allowance for Investment Losses	5,834	0	0	0	0	0	0	0	0	0
Land and Building (Net)	0	0	145,771	0	0	140,913	2,900,755	0	1,892,584	0
Other Real Estate Owned	0	0	0	0	0	0	0	0	0	0
Other Fixed Assets	4,710	2,258	24,973	0	5,626	5,795	226,219	8,721	409,469	0
Other Assets	0	10,432	126,160	1,928	23,302	73,522	1,029,160	0	347,234	910
TOTAL ASSETS	401,265	1,642,464	12,621,994	340,753	937,946	7,757,602	114,291,182	1,754,232	77,422,972	98,825
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	0	0	1,230,481	0	0	392,400	9,345,056	0	10,302,645	0
Regular Shares	231,313	1,028,424	5,197,748	291,655	843,123	5,106,386	44,497,132	1,397,968	26,594,134	85,092
Money Market Shares	0	0	0	0	0	0	18,307,541	0	17,167,889	0
Certificates of Deposits	90,673	0	3,263,360	0	0	1,110,104	18,475,086	0	8,199,895	0
IRA/KEOGH & Retirement Accounts	0	54,629	1,377,839	0	0	678,882	11,236,403	0	7,798,855	0
All Other Shares and Deposits	0	433,715	472	0	0	0	32,999	145,823	645,285	0
Total Shares and Deposits	321,986	1,516,768	11,069,900	291,655	843,123	7,287,772	101,894,217	1,543,791	70,708,703	85,092
Borrowings	0	0	0	0	0	0	0	0	2,220	0
Dividends and Interest Payable	0	184	38,522	0	0	0	119,105	1,531	53,120	2,370
Accounts Payable and Other Liabilities	0	1,319	51,654	0	591	15,324	417,162	1,018	106,424	0
Regular Reserve	27,558	67,134	929,000	31,441	55,027	284,837	7,540,397	58,066	3,345,092	9,176
Other Reserves	0	45,623	15,114	0	19,729	1,464	2,847,038	11,222	2,801,030	2,000
Undivided Earnings	51,721	11,436	517,804	17,657	19,476	168,205	1,473,263	138,604	406,383	187
TOTAL LIABILITIES & EQUITY	401,265	1,642,464	12,621,994	340,753	937,946	7,757,602	114,291,182	1,754,232	77,422,972	98,825

STATE CHARTED CREDIT UNIONS
June 30, 1992

110 Reporting Figures in Dollars	HEALTH CARE	HERCULES	HI-LAND	INDUSTRIAL SUPPLY EMPLOYEES	JORDAN	KINGS PEAK	LEHI WORKS EMPLOYEES	LOGAN CACHE RICH	LOGAN CITY EMPLOYEES	MCKAY-DEE HOSPITAL
ASSETS										
Cash	580,229	205,146	70,013	7,175	1,083,106	163,423	146,666	0	28,522	284,390
Loans:										
Unsecured	3,284,865	1,979,695	413,588	21,192	3,722,986	180,879	66,008	84,377	0	1,483,616
Auto	5,119,016	5,853,420	3,344,264	121,235	15,363,203	429,480	423,208	2,821,555	0	5,332,843
Real Estate	2,573,655	1,321,977	1,432,817	0	4,759,326	47,215	35,745	0	0	2,335,397
All Other to Members	995,043	1,488,998	0	14,954	2,236,927	88,285	82,135	560,278	661,321	2,135,121
Other	0	0	0	0	0	0	0	0	0	0
Total Loans	11,972,579	10,644,090	5,190,669	157,381	26,082,442	745,859	607,096	3,466,210	661,321	11,286,977
LESS: Allowance for Loans Losses	383,888	122,914	97,151	3,900	185,454	21,261	29,237	7,913	24,778	137,112
Total Investments	7,737,018	12,496,794	2,654,344	42,975	9,383,037	14,382	170,638	788,861	153,535	8,720,152
LESS: Allowance for Investment Losses	0	0	0	0	0	0	0	0	0	45,085
Land and Building (Net)	728,086	771,579	0	0	770,923	0	5,262	0	0	182,756
Other Real Estate Owned	0	0	0	0	0	4,304	0	0	0	0
Other Fixed Assets	79,511	172,173	4,740	5,035	226,636	7,378	0	2,570	0	313,224
Other Assets	140,552	25,057	43,599	0	344,057	4,369	3,225	0	946	125,217
TOTAL ASSETS	20,854,087	24,191,925	7,866,214	208,666	37,704,747	918,454	903,650	4,249,728	819,546	20,730,519
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	2,400,081	2,454,641	0	0	3,172,032	0	0	0	0	2,326,521
Regular Shares	14,134,870	8,288,393	6,107,846	164,768	12,630,972	662,396	212,228	3,684,582	540,395	7,080,261
Money Market Shares	0	3,290,796	0	0	6,454,030	121,376	0	0	0	4,270,752
Certificates of Deposits	1,237,090	3,656,576	0	0	8,175,218	0	365,737	0	0	3,544,907
IRA/KEOGH & Retirement Accounts	1,806,374	4,703,284	1,011,764	0	4,348,839	67,263	224,629	0	0	2,176,204
All Other Shares and Deposits	0	0	0	0	33,105	0	0	0	217,990	0
Total Shares and Deposits	19,578,415	22,393,690	7,119,610	164,768	34,814,196	851,035	802,594	3,684,582	758,385	19,398,645
Borrowings	0	0	0	0	0	0	0	0	0	0
Dividends and Interest Payable	19,917	150,712	0	0	116,480	8,871	2,509	0	0	134,547
Accounts Payable and Other Liabilities	109,902	30,340	3,477	225	33,928	0	834	892	0	51,172
Regular Reserve	489,702	833,453	312,053	16,656	1,326,225	29,791	62,500	183,241	42,546	887,567
Other Reserves	0	130,736	15,000	0	0	0	2,350	1,879	1,209	0
Undivided Earnings	656,151	652,994	416,074	27,017	1,413,918	28,757	32,863	379,134	17,406	258,588
TOTAL LIABILITIES & EQUITY	20,854,087	24,191,925	7,866,214	208,666	37,704,747	918,454	903,650	4,249,728	819,546	20,730,519

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110 Reporting Figures in Dollars	MEADOW GOLD EMPLOYEES	METROWEST	MILLARD COUNTY	MORONI FEED	MOUNTAIN AMERICA	NATIONAL J.A.C.L.	NEBO	NEWSPAPER EMPLOYEES	NORTHWEST	OGDEN GOV'T EMPLOYEES
ASSETS										
Cash	24,091	280,252	1,448,225	12,407	6,507,972	738,060	102,728	102,300	192,115	230,172
Loans:										
Unsecured	85,280	3,927,227	841,968	757,459	29,286,181	1,871,090	410,527	669,867	1,545,812	5,229,138
Auto	1,696,538	7,600,581	3,088,177	1,705,277	80,825,043	4,501,673	4,813,122	1,228,202	6,171,964	11,885,748
Real Estate	16,032	1,571,142	1,904,578	2,622,924	63,142,118	14,882	1,916,935	0	9,512,483	3,159,024
All Other to Members	241,998	277,753	1,304,359	676,595	22,133,376	1,442,141	1,798,317	1,098,467	1,835,116	4,712,225
Other	0	0	0	0	0	0	0	0	0	0
Total Loans	2,039,848	13,376,703	7,139,082	5,762,255	195,386,718	7,829,786	8,938,901	2,996,536	19,065,375	24,986,135
LESS: Allowance for Loans Losses	21,990	281,023	192,966	44,923	3,480,924	92,849	74,611	55,462	517,900	348,644
Total Investments	36,865	6,882,940	148,076	1,761,429	71,002,994	6,513,516	2,631,704	3,073,458	4,989,230	6,323,849
LESS: Allowance for Investment Losses	0	0	0	0	0	0	5,000	0	0	0
Land and Building (Net)	0	485,731	333,592	0	13,931,542	100,688	206,365	0	120,731	1,013,171
Other Real Estate Owned	0	0	36,000	4,400	439,413	0	0	0	1	108,128
Other Fixed Assets	16,895	220,195	17,627	4,570	2,157,023	22,923	21,932	15,508	66,621	192,380
Other Assets	0	189,186	6,743	85,999	3,124,911	106,462	34,156	33,067	383,907	205,616
TOTAL ASSETS	2,095,709	21,153,984	8,936,379	7,586,137	289,069,649	15,218,586	11,856,175	6,165,407	24,300,080	32,710,807
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	0	2,795,485	1,054,985	0	37,884,917	0	0	0	3,092,028	2,565,058
Regular Shares	1,151,706	11,441,851	4,292,281	5,858,822	79,456,007	11,982,140	9,214,115	3,414,077	10,239,599	10,999,122
Money Market Shares	0	0	159,181	0	69,263,681	0	0	0	2,439,649	9,323,709
Certificates of Deposits	108,742	2,629,064	1,945,517	0	55,876,866	290,000	0	259,508	1,982,256	3,865,245
IRA/KEOGH & Retirement Accounts	429,074	2,342,014	1,290,636	1,185,672	30,615,353	1,166,085	1,063,218	2,086,730	5,415,975	3,521,319
All Other Shares and Deposits	14,201	0	0	0	1,404,099	0	0	24,559	238,915	0
Total Shares and Deposits	1,703,723	19,208,414	8,742,600	7,044,494	274,500,923	13,438,225	10,277,333	5,784,874	23,408,422	30,274,453
Borrowings	0	0	0	0	184,533	0	0	0	0	0
Dividends and Interest Payable	0	162,681	61,035	0	109,664	3,197	0	6,032	14,586	248,390
Accounts Payable and Other Liabilities	16,856	50,072	24,998	3	1,122,213	2,395	2,718	6,061	41,329	77,286
Regular Reserve	100,080	802,415	56,997	315,024	10,458,414	630,859	497,379	264,242	542,521	1,354,683
Other Reserves	0	0	0	23,000	0	717,113	0	54,198	0	0
Undivided Earnings	275,050	930,402	50,749	203,616	2,693,902	426,797	1,078,745	50,000	293,222	755,995
TOTAL LIABILITIES & EQUITY	2,095,709	21,153,984	8,936,379	7,586,137	289,069,649	15,218,586	11,856,175	6,165,407	24,300,080	32,710,807

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110 Reporting Figures in Dollars	OGDEN MUNICIPAL EMPLOYEES	OGDEN TEACHERS	P & S	PACIFIC PIPE	PEOPLES ELECTRIC POWER	PHILLIPS WASATCH	PIONEER	PRESTO	PRIMARY HOSPITAL	PROVO CITY EMPLOYEES
ASSETS										
Cash	4,820,496	56,512	311,752	753,053	58,372	38,114	1,066,023	(1,121)	0	385,933
Loans:										
Unsecured	1,012,244	590,320	471,678	176,703	114,046	299,341	997,086	13,628	391,202	186,728
Auto	3,508,847	2,000,600	1,191,723	3,587,791	593,871	1,487,944	4,726,454	189,380	2,155,767	1,652,214
Real Estate	2,283,866	603,685	262,095	752,840	0	322,117	1,010,219	0	0	258,626
All Other to Members	1,322,208	259,797	604,247	548,557	92,592	0	1,319,783	13,170	141,323	134,546
Other	0	0	0	0	0	0	0	0	0	0
Total Loans	8,127,165	3,454,402	2,529,743	5,065,891	800,509	2,109,402	8,053,542	216,178	2,688,292	2,232,114
LESS: Allowance for Loans Losses	126,920	131,313	41,860	21,188	20,013	12,975	186,387	5,824	53,081	46,764
Total Investments	2,006,080	1,766,207	1,038,463	2,177,172	263,618	1,337,516	6,089,663	30,971	684,104	44,906
LESS: Allowance for Investment Losses	0	0	0	0	0	0	0	0	0	0
Land and Building (Net)	74,128	0	0	224,018	0	0	251,605	0	0	0
Other Real Estate Owned	0	0	0	0	0	0	0	0	0	0
Other Fixed Assets	19,507	19,510	28,575	34,307	92	839	36,232	0	1,200	7,092
Other Assets	214,613	22,332	20,489	61,320	11,415	18,185	98,239	2,559	0	17,254
TOTAL ASSETS	15,135,069	5,187,650	3,887,162	8,294,573	1,113,993	3,491,081	15,408,917	242,763	3,320,515	2,640,535
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	886,490	0	292,886	652,832	0	0	1,800,398	0	0	0
Regular Shares	3,763,443	4,032,716	2,837,435	3,772,349	698,591	1,403,829	4,828,423	169,505	1,441,117	1,721,193
Money Market Shares	4,990,157	0	0	0	0	0	3,570,070	0	0	0
Certificates of Deposits	1,248,705	68,460	53,968	1,585,013	179,750	986,059	1,328,445	47,420	1,154,214	314,872
IRA/KEOGH & Retirement Accounts	2,678,248	443,280	384,840	1,647,582	0	803,179	3,246,667	0	311,364	364,031
All Other Shares and Deposits	857	0	3,781	0	141,067	0	45,411	0	0	25,396
Total Shares and Deposits	13,567,900	4,544,456	3,572,910	7,657,776	1,019,408	3,193,067	14,819,414	216,925	2,906,695	2,425,492
Borrowings	0	0	0	0	0	0	0	0	0	0
Dividends and Interest Payable	76,559	54,333	3,248	19,400	11,119	8,505	32,684	0	40,043	24,414
Accounts Payable and Other Liabilities	41,368	3,098	3,657	16,186	1,128	419	25,487	225	2,890	3,515
Regular Reserve	532,240	193,625	193,967	325,463	41,465	125,404	475,295	15,573	205,541	132,391
Other Reserves	0	0	55,438	31,413	0	163,686	0	0	0	21,439
Undivided Earnings	917,002	392,138	57,942	244,335	40,873	0	56,037	10,040	165,346	33,284
TOTAL LIABILITIES & EQUITY	15,135,069	5,187,650	3,887,162	8,294,573	1,113,993	3,491,081	15,408,917	242,763	3,320,515	2,640,535

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110 Reporting Figures in Dollars	PROVO POLICE & FIRE DEPT.	PROVO POSTAL	PROVO SCHOOL DISTRICT	S E A	SALT LAKE BOARD OF REALTORS	SALT LAKE CITY	SALT LAKE CITY WATER DEPARTMENT	SALT LAKE COUNTY EMPLOYEES	SALT LAKE POLICE	SALT LAKE SCHOOLS
ASSETS										
Cash	40,038	194,134	40,473	305,067	41,396	630,613	65,985	1,199	62,721	23,351
Loans:										
Unsecured	87,286	607,051	1,018,281	148,284	14,668	3,910,238	102,903	306,049	857,047	1,640,665
Auto	1,234,602	1,181,580	3,490,829	614,453	320,983	11,323,443	228,120	1,537,356	2,269,173	2,451,610
Real Estate	0	678,424	1,912,317	91,430	239,045	10,301,959	33,456	0	1,160,554	1,087,265
All Other to Members	141,009	402,941	349,476	135,588	60,402	1,355,037	27,747	177,283	149,521	966,951
Other	0	0	0	0	0	0	0	0	0	0
Total Loans	1,462,897	2,869,996	6,770,903	989,755	635,098	26,890,677	392,226	2,020,688	4,436,295	6,146,491
LESS: Allowance for Loans Losses	28,207	72,524	46,070	11,540	7,933	530,758	6,071	45,652	91,632	65,507
Total Investments	91,826	1,188,195	3,814,745	48,429	208,060	7,462,225	12,490	2,483,254	3,070,536	4,429,880
LESS: Allowance for Investment Losses	0	0	0	1,869	0	0	0	0	0	0
Land and Building (Net)	0	0	540,684	0	0	1,097,304	0	0	163,560	189,421
Other Real Estate Owned	0	12,600	0	0	0	67,728	0	0	0	0
Other Fixed Assets	6,398	28,450	87,135	5,235	11,581	109,117	8,189	16,226	54,997	37,309
Other Assets	13,520	25,553	90,563	11,711	6,080	476,349	1,153	14,057	77,582	73,038
TOTAL ASSETS	1,586,472	4,246,404	11,298,433	1,346,788	894,282	36,203,255	473,972	4,489,772	7,774,059	10,833,983
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	0	0	504,252	0	837,102	3,777,415	0	0	589,925	595,450
Regular Shares	1,454,598	3,393,337	6,847,409	1,197,713	0	16,879,238	434,385	4,014,165	2,182,521	9,611,194
Money Market Shares	0	0	903,535	0	0	2,606,939	0	0	2,119,636	0
Certificates of Deposits	0	0	0	0	0	5,451,125	0	0	1,259,045	0
IRA/KEOGH & Retirement Accounts	0	277,439	1,766,879	0	0	3,695,166	0	0	1,308,492	0
All Other Shares and Deposits	0	0	0	0	0	490,628	3,097	0	0	0
Total Shares and Deposits	1,454,598	3,670,776	10,022,075	1,197,713	837,102	32,900,511	437,482	4,014,165	7,459,619	10,206,644
Borrowings	0	0	0	0	0	117,621	0	0	0	0
Dividends and Interest Payable	0	53,606	31,245	0	0	0	0	0	21,212	0
Accounts Payable and Other Liabilities	816	2,763	14,155	508	670	115,014	0	9,613	12,002	29,164
Regular Reserve	88,319	193,383	439,249	103,406	35,055	916,367	28,637	152,350	219,749	367,564
Other Reserves	7,357	6,056	60,200	0	0	0	0	0	1,617	0
Undivided Earnings	35,382	319,820	731,509	45,161	21,455	2,153,742	7,853	313,644	59,860	230,611
TOTAL LIABILITIES & EQUITY	1,586,472	4,246,404	11,298,433	1,346,788	894,282	36,203,255	473,972	4,489,772	7,774,059	10,833,983

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110 Reporting Figures in Dollars	SAN JUAN	SCHREIBER EMPLOYEES	SNOWBIRD EMPLOYEES	SORENSON EMPLOYEES	SOUTH SANPETE	SOUTHWEST INDUSTRIAL AREA	SUNNYSIDE	SWEET'S EMPLOYEES	TANNER EMPLOYEES	TEXAS GULF POTASH EMPLOYEES
ASSETS										
Cash	13,751	0	0	90	8,718	7,156	380,791	5,690	0	1
Loans:										
Unsecured	41,961	194,403	63,153	197,452	15,218	0	32,238	15,236	0	39,522
Auto	267,827	505,325	165,669	794,262	181,270	43,176	1,121,003	115,597	0	104,868
Real Estate	53,422	161,609	0	0	0	0	273,582	0	0	0
All Other to Members	235,405	23,386	0	96,078	17,767	0	227,772	4,157	844,087	32,470
Other	0	0	0	0	0	0	0	0	0	0
Total Loans	598,615	884,723	228,822	1,087,792	214,255	43,176	1,654,595	134,990	844,087	176,860
LESS: Allowance for Loans Losses	2,399	10,157	3,114	24,646	2,011	4,414	54,130	3,261	13,669	4,915
Total Investments	209,595	541,032	49,457	492,065	206,411	56,529	335,304	31,704	630,794	179,569
LESS: Allowance for Investment Losses	0	0	0	0	0	0	0	0	0	0
Land and Building (Net)	0	0	0	0	0	0	0	0	0	0
Other Real Estate Owned	0	0	0	0	0	0	0	0	0	0
Other Fixed Assets	4,292	3,352	0	2,325	5,455	0	13,151	5,117	840	10
Other Assets	6,112	1,837	0	1,993	0	2,128	22,032	42	12,685	0
TOTAL ASSETS	829,966	1,420,787	275,165	1,559,619	432,828	104,575	2,351,743	174,282	1,474,737	351,525
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	0	0	0	0	0	0	0	0	0	0
Regular Shares	752,533	664,975	253,369	1,326,834	391,929	97,471	1,975,650	165,602	1,364,101	262,765
Money Market Shares	0	0	0	0	0	0	0	0	0	0
Certificates of Deposits	0	202,965	0	21,892	0	0	0	0	0	0
IRA/KEOGH & Retirement Accounts	0	401,335	0	101,396	0	0	193,745	0	0	0
All Other Shares and Deposits	3,279	22,989	0	0	0	0	0	0	0	0
Total Shares and Deposits	755,812	1,292,264	253,369	1,450,122	391,929	97,471	2,169,395	165,602	1,364,101	262,765
Borrowings	0	0	0	0	0	0	0	0	0	0
Dividends and Interest Payable	0	3,217	0	7,655	8,299	0	0	2,205	0	0
Accounts Payable and Other Liabilities	496	2,873	50	6,288	52	0	2,194	107	1,243	509
Regular Reserve	33,429	49,318	19,481	71,321	19,719	4,718	120,648	3,240	38,866	22,225
Other Reserves	0	0	0	15,440	0	0	17,625	0	0	10,018
Undivided Earnings	40,229	73,115	2,265	8,793	12,829	2,386	41,881	3,128	70,527	56,008
TOTAL LIABILITIES & EQUITY	829,966	1,420,787	275,165	1,559,619	432,828	104,575	2,351,743	174,282	1,474,737	351,525

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110 Reporting

Figures in Dollars	THIOKOL	TRANS WEST	TREASURY	TRI COUNTY	TWIN PEAKS	U N D C	U P & L OGDEN	UCB	USU COMMUNITY	UINTAH
ASSETS										
Cash	88,171	172,721	670,692	10,441	1,525	13,029	64,965	26,326	1,118,718	299,869
Loans:										
Unsecured	1,478,041	902,715	688,322	41,840	79,428	0	129,213	22,173	5,200,652	329,075
Auto	8,365,546	9,544,708	1,914,282	72,785	1,369,227	16,041	1,874,775	7,802	12,110,350	417,240
Real Estate	481,667	6,656,891	934,710	0	549,823	5,031	169,025	0	6,993,724	40,264
All Other to Members	958,462	2,426,820	363,511	14,217	420,118	2,912	42,199	6,203	3,882,777	206,254
Other	0	0	0	0	0	0	0	0	0	0
Total Loans	11,283,716	19,531,134	3,900,825	128,842	2,418,596	23,984	2,215,212	36,178	28,187,503	992,833
LESS: Allowance for Loans Losses	83,248	443,749	14,342	6,012	25,016	2,633	34,025	2,972	192,695	6,368
Total Investments	4,293,667	7,386,302	979,069	63,772	1,334,490	16,545	480,392	113,522	8,514,715	18,288
LESS: Allowance for Investment Losses	0	0	0	0	0	0	0	0	0	0
Land and Building (Net)	449,284	677,675	0	0	0	0	0	0	1,050,629	0
Other Real Estate Owned	51,459	0	0	0	0	0	0	0	0	0
Other Fixed Assets	73,850	79,641	10,765	6,462	12,174	0	3,904	0	256,983	28,193
Other Assets	84,526	218,827	15,552	0	23,684	4,357	30,492	0	1,321,363	798
TOTAL ASSETS	16,241,425	27,622,551	5,562,561	203,505	3,765,453	55,282	2,760,940	173,054	40,257,216	1,333,613
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	1,427,369	2,337,384	39,156	0	0	0	0	0	9,064,102	0
Regular Shares	9,739,927	8,970,771	3,397,749	163,239	1,279,090	45,066	2,488,992	58,135	16,263,275	1,115,163
Money Market Shares	0	5,236,743	0	0	659,600	0	0	0	3,594,791	0
Certificates of Deposits	2,738,190	7,615,392	614,826	0	984,347	0	0	0	5,636,796	113,574
IRA/KEOGH & Retirement Accounts	972,265	1,617,163	834,781	0	445,488	0	0	0	2,134,890	0
All Other Shares and Deposits	152,590	640,779	0	0	0	0	0	102,031	188,436	0
Total Shares and Deposits	15,030,341	26,418,232	4,886,512	163,239	3,368,525	45,066	2,488,992	160,166	36,882,290	1,228,737
Borrowings	0	0	0	0	163,694	0	0	0	0	0
Dividends and Interest Payable	44,790	60,074	0	0	0	0	29,696	939	46,360	13,367
Accounts Payable and Other Liabilities	48,502	174,002	4,175	148	3,258	69	6,262	29	11,822	5,042
Regular Reserve	545,209	628,240	370,000	16,458	133,746	9,012	135,785	3,568	1,194,901	29,291
Other Reserves	488,599	0	229,794	19,458	0	0	0	7,611	84,379	0
Undivided Earnings	83,984	342,003	72,080	4,202	96,230	1,135	100,205	741	2,037,464	57,176
TOTAL LIABILITIES & EQUITY	16,241,425	27,622,551	5,562,561	203,505	3,765,453	55,282	2,760,940	173,054	40,257,216	1,333,613

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110 Reporting Figures in Dollars	UNIVERSITY OF UTAH	UT SCHOOL FOR DEAF AND BLIND	UTAH ASSOCIATIONS	UTAH CENTRAL	UTAH CHIROPRACTORS	UTAH OIL WORKERS	UTAH POWER AND LIGHT EMPLOYEES	UTAH PRISON EMPLOYEES	UTAH VALLEY	VALTEK
ASSETS										
Cash	3,133,845	41,190	1,254,783	4,083,237	237,112	117,936	90,330	3,361	579,480	37,943
Loans:										
Unsecured	10,581,275	94,131	251,852	4,176,262	266,360	259,707	3,624,568	145,216	167,229	0
Auto	27,700,169	523,619	1,106,892	13,332,882	2,694,710	5,292,398	11,209,037	2,549,727	1,106,481	254,989
Real Estate	5,422,645	0	501,859	7,905,932	1,674,619	27,479	8,659,376	0	735,946	0
All Other to Members	8,776,225	0	233,393	3,651,223	2,410,822	861,772	2,354,550	96,150	621,163	208,627
Other	0	98,570	0	0	0	0	0	0	0	0
Total Loans	52,480,314	716,320	2,093,996	29,066,299	7,046,511	6,441,356	25,847,531	2,791,093	2,630,819	463,616
LESS: Allowance for Loans Losses	698,494	15,561	21,400	638,002	44,429	68,867	141,283	41,666	34,947	8,128
Total Investments	45,634,055	194,474	1,273,155	14,088,218	9,882,025	4,366,285	15,633,602	47,732	27,994	7,841
LESS: Allowance for Investment Losses	0	8,933	58,074	0	224,065	0	0	0	0	0
Land and Building (Net)	1,792,306	0	0	1,971,985	21,713	0	14,259	0	125,606	0
Other Real Estate Owned	0	0	0	53,101	0	0	0	0	53,177	0
Other Fixed Assets	809,536	2,182	15,338	356,085	5,811	51,095	16,540	8,598	2,050	0
Other Assets	1,005,888	0	48,857	421,213	64,183	164,858	467,310	0	15,377	4,791
TOTAL ASSETS	104,157,450	929,672	4,606,655	49,402,136	16,988,861	11,072,663	41,928,289	2,809,118	3,399,556	506,063
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	20,162,552	0	690,460	3,454,017	0	117,146	0	0	225,964	0
Regular Shares	43,991,598	844,107	2,575,810	22,786,053	10,127,525	8,293,293	37,927,903	1,285,572	2,395,099	453,664
Money Market Shares	20,075,975	0	0	7,234,900	0	0	0	955,410	0	0
Certificates of Deposits	3,832,931	0	273,695	7,493,938	2,402,523	31,100	0	0	341,380	0
IRA/KEOGH & Retirement Accounts	9,276,465	0	710,841	6,768,389	3,214,835	125,993	0	214,469	146,009	0
All Other Shares and Deposits	260,331	0	0	0	0	133,075	0	0	0	0
Total Shares and Deposits	97,599,852	844,107	4,250,806	47,737,297	15,744,883	8,700,607	37,927,903	2,455,451	3,108,452	453,664
Borrowings	0	0	0	0	0	0	0	118,000	0	25,000
Dividends and Interest Payable	0	0	5,021	188,240	7,072	0	596,683	0	22,272	0
Accounts Payable and Other Liabilities	227,393	349	10,002	123,031	2,134	31,339	62,301	5,397	11,094	0
Regular Reserve	2,687,901	50,081	123,687	1,199,439	346,402	500,000	1,393,171	111,680	158,442	18,724
Other Reserves	3,159,507	0	0	0	0	1,605,589	0	0	0	0
Undivided Earnings	482,797	35,135	217,139	154,129	888,370	235,128	1,948,231	118,590	99,296	8,675
TOTAL LIABILITIES & EQUITY	104,157,450	929,672	4,606,655	49,402,136	16,988,861	11,072,663	41,928,289	2,809,118	3,399,556	506,063

STATE CHARTED CREDIT UNIONS
June 30, 1992

110 Reporting

Figures in Dollars	WASCO	WEBER
ASSETS		
Cash	262,655	1,817,408
Loans:		
Unsecured	83,017	1,519,422
Auto	454,624	7,794,606
Real Estate	684,861	3,966,528
All Other to Members	121,744	869,924
Other	0	0
Total Loans	1,344,246	14,150,480
LESS: Allowance for Loans Losses	3,708	250,103
Total Investments	763,535	10,509,764
LESS: Allowance for Investment Losses	0	0
Land and Building (Net)	0	0
Other Real Estate Owned	0	0
Other Fixed Assets	14,524	43,778
Other Assets	0	580,282
TOTAL ASSETS	2,381,252	26,851,609
LIABILITIES AND EQUITY		
Deposits:		
Share Drafts	0	3,327,584
Regular Shares	1,976,970	6,896,888
Money Market Shares	0	6,373,530
Certificates of Deposits	177,771	5,561,124
IRA/KEOGH & Retirement Accounts	0	3,092,535
All Other Shares and Deposits	374	0
Total Shares and Deposits	2,155,115	25,251,661
Borrowings	0	0
Dividends and Interest Payable	0	122,341
Accounts Payable and Other Liabilities	0	17,411
Regular Reserve	83,495	840,917
Other Reserves	0	369,037
Undivided Earnings	142,642	250,242
TOTAL LIABILITIES & EQUITY	2,381,252	26,851,609

CONSOLIDATED INCOME STATEMENT
STATE CHARTERED CREDIT UNIONS
FOR THE SIX MONTH PERIOD ENDING JUNE 30, 1992

110 Reporting
Figures in Dollars

INCOME	
Interest on Loans	72,630,176
LESS: Interest Refund	85,854
Income from Other Investments	29,633,535
Income (Loss) from Trading Securities	358,099
Fee Income	9,085,511
Other Operating Income	1,474,672
TOTAL GROSS INCOME	113,096,139
EXPENSES	
Employee Compensation and Benefit	20,550,636
Travel and Conference	694,775
Office Occupancy	3,456,561
Office Operations	9,148,649
Educational and Promotional	2,102,733
Loan Servicing	1,034,249
Professional and Outside Services	1,076,398
Provision for Loan Loss	3,461,206
Provision for Investment Loss	7,853
Member Insurance	1,893,881
Operating Fees	507,498
Miscellaneous Operating Expense	1,131,713
TOTAL OPERATING EXPENSES	45,066,152
INCOME (LOSS) FROM OPERATIONS BEFORE DIVIDENDS	68,029,987
NON-OPERATING GAINS OR LOSSES	
Gain (Loss) on Investments	694,461
Gain (Loss) on Disposition of Assets	37,473
Other Non-operating Income (Expense)	471,638
INCOME (LOSS) BEFORE DIVIDENDS AND/OR INTEREST	69,233,559
COST OF FUNDS	
Interest on Borrowed Money	45,428
Dividends on Shares	30,267,171
Interest on Deposits	22,160,864
NET INCOME	16,760,096
RESERVE TRANSFERS	
Required Transfer to Statutory Reserves	4,788,561
Additional Transfers to Reserves	3,252,692

STATE CHARTED CREDIT UNIONS
December 31, 1991

112 Reporting Figures in Dollars	TOTAL STATE CREDIT UNIONS	ACORN	ALPINE	AMCOR EMPLOYEES	AMERICA FIRST	AMERICAN FORK HOSPITAL	AMERICAN PAPER EMPLOYEES	ASSOCIATED	BAILEY INC. EMPLOYEES
ASSETS									
Cash	58,160,841	17,837	1,904,700	24,265	4,266,321	37,079	7,691	239,618	12,845
Loans:									
Unsecured	227,730,908	232,150	6,312,904	0	72,151,534	75,360	21,799	461,762	31,161
Auto	562,829,798	819,050	7,282,404	0	105,796,492	47,138	98,127	2,233,895	320,549
Real Estate	354,478,038	450,065	2,628,076	0	104,491,114	0	0	475,633	0
All Other to Members	231,866,251	0	0	115,677	89,594,634	19,213	30,382	393,789	69,595
Other	1,510,489	0	0	0	0	0	0	0	0
Total Loans	1,378,415,484	1,501,265	16,223,384	115,677	372,033,774	141,711	150,308	3,565,079	421,305
LESS: Allowance for Loans Losses	25,303,058	96,735	192,557	4,044	8,440,468	3,759	1,070	88,288	12,144
Total Investments	883,558,224	561,235	10,866,170	44,937	283,106,230	115,579	42,192	1,748,772	309,215
LESS: Allowance for Investment Losses	1,443,113	0	0	0	1,140,000	338	0	0	0
Land and Building (Net)	52,714,893	0	151,218	0	15,016,400	0	0	0	0
Other Real Estate Owned	1,735,298	0	5	0	53,095	0	0	0	0
Other Fixed Assets	11,957,132	18,308	276,540	0	3,753,671	0	0	14,547	0
Other Assets	25,779,402	22,563	378,677	0	11,659,396	0	0	25,147	0
TOTAL ASSETS	2,385,575,103	2,024,473	29,608,137	180,835	680,308,419	290,272	199,121	5,504,875	731,221
LIABILITIES AND EQUITY									
Deposits:									
Share Drafts	231,744,591	85,082	3,039,969	0	47,455,126	0	0	107,990	0
Regular Shares	879,153,227	879,379	11,751,016	163,830	168,810,235	245,160	177,798	3,347,751	648,544
Money Market Shares	371,981,281	135,882	4,528,249	0	181,091,458	0	0	0	0
Certificates of Deposits	450,130,847	531,389	3,535,528	0	120,812,373	0	0	0	0
IRA/KEOGH & Retirement Accounts	248,118,924	342,699	2,072,431	0	92,094,466	0	0	1,114,651	0
All Other Shares and Deposits	5,684,107	0	0	0	81,940	4,123	0	0	0
Total Shares and Deposits	2,186,812,977	1,974,431	24,927,193	163,830	610,345,598	249,283	177,798	4,570,392	648,544
Borrowings	7,253,285	0	0	0	491,000	0	0	0	0
Dividends and Interest Payable	9,653,582	33,566	110,576	0	2,561,976	0	0	65,786	17,516
Accounts Payable and Other Liabilities	6,535,460	4,742	616,826	70	2,411,814	154	0	57,208	467
Regular Reserve	79,077,269	1,173	1,300,143	12,912	18,434,196	23,916	10,919	357,831	32,418
Other Reserves	60,157,444	0	0	0	45,760,596	1,104	0	0	0
Undivided Earnings	36,085,086	10,561	2,653,399	4,023	303,239	15,815	10,404	453,658	32,276
TOTAL LIABILITIES & EQUITY	2,385,575,103	2,024,473	29,608,137	180,835	680,308,419	290,272	199,121	5,504,875	731,221

STATE CHARTED CREDIT UNIONS
December 31, 1991

112 Reporting Figures in Dollars	BALANCE ROCK	BEEHIVE STATE EMPLOYEES	BIG VALLEY	BLUE CROSS BLUE SHIELD EMPLOYEES	CARBON	CATHOLIC COMMUNITY	CHEVRON WEST	COCA-COLA EMPLOYEES	COLUMBIA IRON MINE EMPLOYEES	CORPORATE CENTRAL
ASSETS										
Cash	58,612	395,275	16,495	6,045	1,150	36,821	693,548	48,238	14,036	8,556,759
Loans:										
Unsecured	312,764	2,742,509	39,677	558,054	514,464	214,600	2,870,159	215,495	11,319	123,230
Auto	1,320,835	12,291,827	143,931	1,397,959	6,132,725	380,400	7,654,165	0	390,288	0
Real Estate	0	11,003,086	138,116	86,348	2,609,961	0	2,561,495	0	79,540	0
All Other to Members	392,884	3,569,181	341,299	179,462	942,034	81,244	1,429,217	0	12,581	0
Other	0	760,102	0	0	0	0	0	0	0	0
Total Loans	2,026,483	30,366,705	663,023	2,221,823	10,199,184	676,244	14,515,036	215,495	493,728	123,230
LESS: Allowance for Loans Losses	30,341	534,192	24,168	16,941	162,308	20,622	168,976	3,282	4,050	0
Total Investments	534,624	4,589,326	470,425	787,581	1,919,297	657,899	6,358,477	6,345	7,170	190,306,242
LESS: Allowance for Investment Losses	0	0	0	4,418	0	0	32,000	0	0	0
Land and Building (Net)	0	2,075,413	0	0	206,343	0	64,247	0	0	0
Other Real Estate Owned	0	392,157	0	0	66,506	0	15,194	0	0	0
Other Fixed Assets	20,887	0	2,137	44,041	8,644	1,935	1,491	3,367	0	161,380
Other Assets	0	483,480	2,069	3,966	122,507	3,508	75,318	358	0	1,404,296
TOTAL ASSETS	2,610,265	37,768,164	1,129,981	3,042,097	12,361,323	1,355,785	21,522,335	270,521	510,884	200,551,907
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	87,028	2,495,534	0	165,695	1,436,628	0	1,615,443	0	0	0
Regular Shares	1,823,051	22,729,321	1,026,152	882,757	5,253,025	448,897	12,434,271	244,694	348,301	109,011,770
Money Market Shares	0	0	0	0	0	0	0	0	0	0
Certificates of Deposits	473,182	3,298,262	0	1,051,449	3,852,969	601,395	3,227,202	0	68,540	80,229,305
IRA/KEOGH & Retirement Accounts	14,633	6,187,159	87,589	567,076	963,923	183,748	2,163,599	0	0	0
All Other Shares and Deposits	222	0	0	14,085	0	0	0	0	0	0
Total Shares and Deposits	2,398,116	34,710,276	1,113,741	2,681,062	11,506,545	1,234,040	19,440,515	244,694	416,841	189,241,075
Borrowings	0	0	0	0	0	0	0	0	0	6,105,992
Dividends and Interest Payable	0	126,423	125	0	82,465	0	2,168	0	0	1,673,075
Accounts Payable and Other Liabilities	0	67,986	154	22,304	35,616	423	45,845	1,072	330	73,317
Regular Reserve	91,917	1,597,367	10,960	142,023	559,573	60,107	725,000	13,710	36,894	1,846,298
Other Reserves	54,651	0	3,400	0	0	0	423,000	8,332	0	300,000
Undivided Earnings	65,581	1,266,112	1,601	196,708	177,124	61,215	885,807	2,713	56,819	1,312,150
TOTAL LIABILITIES & EQUITY	2,610,265	37,768,164	1,129,981	3,042,097	12,361,323	1,355,785	21,522,335	270,521	510,884	200,551,907

STATE CHARTED CREDIT UNIONS
December 31, 1991

112 Reporting Figures in Dollars	CREDIT UNION ONE	CYPRUS	DAVIS	DAVIS SCHOOLS	DESERET FIRST	DESERET NEWS EMPLOYEES	DIAMOND	DOCTORS	EIMAC SALT LAKE EMPLOYEES	EMPLOYEES GRANITE MILL
ASSETS										
Cash	2,717,227	1,131,388	99	409,509	2,131,279	369,840	568,979	197,872	119,144	3,860
Loans:										
Unsecured	2,261,023	12,651,734	58,441	4,818,357	6,776,005	291,537	347,394	0	0	13,556
Auto	7,931,587	29,107,087	715,046	10,153,668	16,601,953	1,229,907	2,236,781	0	0	0
Real Estate	6,184,589	14,478,590	72,187	3,469,135	9,557,211	420,003	1,813,072	0	503,339	0
All Other to Members	1,452,248	6,149,258	79,556	2,258,396	4,142,557	138,412	438,664	0	2,371,922	0
Other	80,000	0	0	0	0	0	0	0	0	35,649
Total Loans	17,909,447	62,386,669	925,230	20,699,556	37,077,726	2,079,859	4,835,911	0	2,875,261	49,205
LESS: Allowance for Loans Losses	521,514	968,818	15,816	347,674	1,057,716	48,639	140,811	0	50,412	1,543
Total Investments	6,772,821	17,805,455	51,184	4,523,834	17,518,785	38,958	1,734,201	1,965	1,116,959	24,617
LESS: Allowance for Investment Losses	0	0	0	0	0	0	0	0	0	0
Land and Building (Net)	916,738	1,446,691	0	870,307	1,382,713	0	119,042	0	12,580	0
Other Real Estate Owned	0	0	0	0	59,165	0	40,870	0	0	0
Other Fixed Assets	140,846	610,431	2,230	236,985	323,088	12,328	8,765	731	13,272	0
Other Assets	196,056	648,999	0	161,598	568,013	13,456	125,199	250	1,203	0
TOTAL ASSETS	28,131,621	83,060,815	962,927	26,554,115	58,003,053	2,465,802	7,292,156	200,818	4,088,007	76,139
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	1,992,427	7,368,698	0	3,535,099	10,241,165	0	454,957	0	274,842	54,686
Regular Shares	8,742,236	39,091,956	709,307	14,162,163	23,676,620	1,180,687	1,782,678	0	1,925,619	0
Money Market Shares	5,000,379	11,369,572	0	0	5,708,600	0	1,016,898	0	0	0
Certificates of Deposits	4,957,643	5,847,878	171,320	3,308,399	9,580,019	715,769	2,695,786	174,004	1,356,304	0
IRA/KEOGH & Retirement Accounts	4,739,096	10,151,085	13,796	3,214,330	5,803,179	219,025	1,276,265	0	14,710	0
All Other Shares and Deposits	0	0	0	543,729	0	12,482	734	0	102,202	0
Total Shares and Deposits	25,431,781	73,829,189	894,423	24,763,720	55,009,583	2,127,963	7,227,318	174,004	3,673,677	54,686
Borrowings	0	0	0	0	44,315	0	0	0	0	0
Dividends and Interest Payable	101,800	745,052	4,598	35,099	186,335	12,219	42,812	0	65,309	0
Accounts Payable and Other Liabilities	3,979	287,646	1,090	47,088	127,064	1,737	9,578	0	6,146	46
Regular Reserve	1,218,510	4,165,371	47,464	1,105,479	1,447,876	168,568	12,448	9,191	209,919	10,583
Other Reserves	1,309,646	0	0	81,537	0	36,000	0	0	0	0
Undivided Earnings	65,905	4,033,557	15,352	521,192	1,187,880	119,315	0	17,623	132,956	10,824
TOTAL LIABILITIES & EQUITY	28,131,621	83,060,815	962,927	26,554,115	58,003,053	2,465,802	7,292,156	200,818	4,088,007	76,139

STATE CHARTED CREDIT UNIONS
December 31, 1991

112 Reporting Figures in Dollars	EMPLOYEES QUALITY LINEN	EMPLOYMENT SECURITY EMPLOYEES	EMSCO	EXCHANGE	FIRE-FIGHTERS	GSL	GALIGHER EMPLOYEES	GARFIELD	GOLDENWEST	GRAND COUNTY
ASSETS										
Cash	6,784	542,239	13,387	45	12,000	50,290	494	625,685	3,228,774	33,430
Loans:										
Unsecured	6,109	614,702	0	130,433	1,043,565	72,317	82,509	1,184,887	10,452,344	54,705
Auto	58,229	2,720,333	141,241	805,570	3,279,642	121,006	522,672	2,686,094	22,099,573	725,377
Real Estate	0	1,796,275	0	24,331	2,106,436	0	132,056	770,630	17,787,188	5,602
All Other to Members	10,381	1,083,882	0	88,649	1,600,098	0	69,921	0	17,571,204	135,467
Other	0	0	113,306	0	75,592	0	0	0	980	0
Total Loans	74,719	6,215,192	254,547	1,048,983	8,105,333	193,323	807,158	4,641,611	67,911,289	921,151
LESS: Allowance for Loans Losses	2,019	59,631	4,638	5,321	78,269	2,966	4,124	57,075	1,518,415	34,282
Total Investments	1,642	1,174,130	145,653	330,836	3,651,775	7,911	103,790	2,237,938	36,198,681	617,502
LESS: Allowance for Investment Losses	0	0	5,834	0	0	0	0	0	0	0
Land and Building (Net)	0	0	0	0	146,737	0	0	146,433	2,942,504	0
Other Real Estate Owned	0	0	0	0	0	0	0	0	88,543	0
Other Fixed Assets	0	47,819	5,373	3,309	28,914	0	6,085	9,305	268,489	9,030
Other Assets	1,644	6,900	0	5,108	112,516	0	24,317	107,853	1,133,429	0
TOTAL ASSETS	82,770	7,926,649	408,488	1,382,960	11,979,006	248,558	937,720	7,711,750	110,253,294	1,546,831
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	0	475,045	0	0	937,591	0	0	345,241	8,651,026	0
Regular Shares	67,573	3,578,135	179,008	909,574	4,860,025	203,770	833,555	4,944,914	40,251,096	1,236,523
Money Market Shares	0	0	0	0	0	0	0	0	15,917,784	0
Certificates of Deposits	0	1,679,282	153,550	72,204	3,387,940	0	21,067	1,165,820	21,977,483	0
IRA/KEOGH & Retirement Accounts	0	1,625,858	0	54,990	1,328,426	0	0	655,165	11,469,880	108,637
All Other Shares and Deposits	0	0	0	222,568	0	0	0	0	4,229	879
Total Shares and Deposits	67,573	7,358,320	332,558	1,259,336	10,513,982	203,770	854,622	7,111,140	98,271,498	1,346,039
Borrowings	0	0	0	0	0	0	0	0	0	0
Dividends and Interest Payable	0	19,334	0	2,546	42,797	0	572	64,793	713,174	4,758
Accounts Payable and Other Liabilities	46	4,159	0	839	30,964	0	1,083	1,512	384,126	2,415
Regular Reserve	11,937	359,937	27,558	64,012	929,000	23,211	55,027	277,756	7,274,692	54,838
Other Reserves	0	150,000	0	45,624	15,114	0	19,729	1,424	2,738,699	11,221
Undivided Earnings	3,214	34,899	48,372	10,603	447,149	21,577	6,687	255,125	871,105	127,560
TOTAL LIABILITIES & EQUITY	82,770	7,926,649	408,488	1,382,960	11,979,006	248,558	937,720	7,711,750	110,253,294	1,546,831

STATE CHARTED CREDIT UNIONS
December 31, 1991

112 Reporting Figures in Dollars	GRANITE	HAFER'S EMPLOYEES	HEALTH CARE	HERCULES	HI-LAND	INDUSTRIAL SUPPLY EMPLOYEES	JORDAN	KINGS PEAK	LEHI WORKS EMPLOYEES	LOGAN CACHE RICH
ASSETS										
Cash	1,583,756	0	1,594,233	160,397	27,711	21,522	2,057,255	60	78,448	0
Loans:										
Unsecured	4,430,378	10,963	3,524,551	1,397,168	433,913	21,690	3,869,762	169,869	53,029	85,776
Auto	21,709,820	32,108	4,965,404	6,622,094	3,389,587	118,654	14,400,634	376,389	472,660	2,760,339
Real Estate	9,489,650	4,845	2,605,897	1,190,335	1,342,683	0	4,709,244	65,636	37,650	0
All Other to Members	7,561,386	35,585	1,112,693	2,466,364	0	22,760	2,279,747	75,656	111,961	523,283
Other	0	0	0	0	0	0	0	0	0	0
Total Loans	43,191,234	83,501	12,208,545	11,675,961	5,166,183	163,104	25,259,387	687,550	675,300	3,369,398
LESS: Allowance for Loans Losses	898,384	2,172	353,692	113,712	107,007	3,900	223,697	20,263	24,787	4,913
Total Investments	22,987,784	17,561	3,691,618	10,150,651	2,384,155	2,759	5,889,660	226,466	170,638	516,447
LESS: Allowance for Investment Losses	0	0	0	0	0	0	97	0	0	0
Land and Building (Net)	1,941,184	0	734,119	777,594	0	0	785,287	0	6,853	0
Other Real Estate Owned	0	0	0	0	0	0	0	4,304	0	3,889
Other Fixed Assets	424,187	0	83,618	194,476	8,280	5,640	253,776	9,379	0	0
Other Assets	372,978	0	165,412	27,463	24,553	0	150,510	2,989	3,845	0
TOTAL ASSETS	69,602,739	98,890	18,123,853	22,872,830	7,503,875	189,125	34,172,081	910,485	910,297	3,884,821
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	8,672,542	0	2,230,698	2,226,093	0	0	2,441,054	0	0	0
Regular Shares	22,096,425	53,466	11,705,320	6,511,532	5,886,068	145,740	10,734,947	635,360	209,628	3,338,592
Money Market Shares	15,807,402	0	0	2,628,960	0	0	4,719,434	151,679	0	0
Certificates of Deposits	8,912,695	1,712	1,424,591	4,900,599	0	0	9,902,364	0	389,261	0
IRA/KEOGH & Retirement Accounts	7,350,113	0	1,588,181	4,854,510	935,880	0	3,708,897	62,357	212,276	0
All Other Shares and Deposits	625,146	31,609	0	0	0	0	0	0	0	26,857
Total Shares and Deposits	63,464,323	86,787	16,948,790	21,121,694	6,821,948	145,740	31,506,696	849,396	811,165	3,365,449
Borrowings	45,380	0	0	0	0	0	0	0	0	0
Dividends and Interest Payable	71,685	884	14,623	267,257	0	0	179,591	9,860	3,193	0
Accounts Payable and Other Liabilities	29,965	0	110,758	23,841	3,390	225	78,527	695	1,028	15
Regular Reserve	3,190,356	9,219	448,058	833,453	312,273	16,200	1,240,949	27,847	62,000	174,557
Other Reserves	2,107,430	2,000	0	130,736	15,000	0	0	0	2,350	1,879
Undivided Earnings	693,600	0	601,624	495,849	351,264	26,960	1,166,318	22,687	30,561	342,921
TOTAL LIABILITIES & EQUITY	69,602,739	98,890	18,123,853	22,872,830	7,503,875	189,125	34,172,081	910,485	910,297	3,884,821

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112 Reporting Figures in Dollars	LOGAN CITY EMPLOYEES	MCKAY-DEE HOSPITAL	MEADOW GOLD EMPLOYEES	MILLARD COUNTY	MORONI FEED	MOUNTAIN AMERICA	NATIONAL J.A.C.L.	NEBO	NEWSPAPER EMPLOYEES	NORTHWEST
ASSETS										
Cash	35,644	200,082	28,383	261,255	818	9,156,881	35,001	228,051	0	158,414
Loans:										
Unsecured	0	1,011,346	90,705	902,383	758,849	29,292,428	1,841,782	415,527	632,322	1,487,247
Auto	0	4,686,103	1,720,125	3,201,047	1,636,885	75,072,463	4,695,387	4,214,179	1,154,768	4,290,668
Real Estate	0	2,962,043	19,684	1,978,701	2,745,486	62,203,004	20,998	1,495,554	0	10,757,405
All Other to Members	527,654	3,008,079	0	1,342,682	607,887	27,298,547	1,117,165	1,707,874	1,125,472	1,769,064
Other	0	0	0	0	0	0	0	0	0	0
Total Loans	527,654	11,667,571	1,830,514	7,424,813	5,749,107	193,866,442	7,675,332	7,833,134	2,912,562	18,304,384
LESS: Allowance for Loans Losses	24,778	240,474	27,003	205,057	36,717	2,809,305	88,393	64,329	44,223	518,861
Total Investments	159,868	8,360,847	180,321	666,781	1,896,673	57,357,753	6,357,652	2,334,537	3,066,284	5,804,443
LESS: Allowance for Investment Losses	0	16,494	0	0	0	0	0	5,000	0	0
Land and Building (Net)	0	184,253	0	338,574	0	12,743,150	106,040	209,965	0	126,319
Other Real Estate Owned	0	0	0	51,114	4,900	518,157	0	0	0	1
Other Fixed Assets	0	354,579	21,570	20,455	0	1,797,648	29,875	26,878	22,469	80,082
Other Assets	2,082	160,614	0	98,457	36,677	3,189,170	97,690	26,164	42,244	166,606
TOTAL ASSETS	700,470	20,670,978	2,033,785	8,656,392	7,651,458	275,819,896	14,213,197	10,589,400	5,999,336	24,121,388
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	0	2,336,621	0	1,102,120	0	36,760,769	0	0	0	3,010,222
Regular Shares	535,463	6,699,484	1,399,533	3,700,800	5,379,656	71,977,274	11,009,754	8,167,251	3,286,347	9,348,150
Money Market Shares	0	4,593,313	0	206,885	0	59,097,699	0	0	0	2,039,396
Certificates of Deposits	0	4,268,140	0	2,266,204	0	74,357,228	400,000	0	310,100	3,247,809
IRA/KEOGH & Retirement Accounts	0	1,487,839	290,351	1,261,050	1,139,928	19,037,183	1,140,837	987,292	2,065,237	5,580,031
All Other Shares and Deposits	108,157	0	0	0	622,180	465,972	0	0	8,918	171,346
Total Shares and Deposits	643,620	19,385,397	1,689,884	8,537,059	7,141,764	261,696,125	12,550,591	9,154,543	5,670,602	23,396,954
Borrowings	0	0	0	0	3	292,708	0	0	0	0
Dividends and Interest Payable	0	167,127	0	73,013	0	163,022	6,570	0	0	39,274
Accounts Payable and Other Liabilities	0	79,439	0	17,509	0	733,342	19,024	13,413	5,292	29,320
Regular Reserve	40,446	916,158	100,080	6,876	312,473	10,458,414	630,859	484,930	221,374	432,780
Other Reserves	1,209	0	10,088	0	17,000	0	648,931	0	52,068	0
Undivided Earnings	15,195	122,857	233,733	21,935	180,218	2,476,285	357,222	936,514	50,000	223,060
TOTAL LIABILITIES & EQUITY	700,470	20,670,978	2,033,785	8,656,392	7,651,458	275,819,896	14,213,197	10,589,400	5,999,336	24,121,388

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112 Reporting Figures in Dollars	OGDEN GOV'T EMPLOYEES	OGDEN MUNICIPAL EMPLOYEES	OGDEN TEACHERS	P & S	PACIFIC PIPE	PEOPLES ELECTRIC POWER	PHILLIPS WASATCH	PIONEER	PRESTO	PRIMARY HOSPITAL
ASSETS										
Cash	283,099	1,988,343	55,058	7,068	132,568	0	88,638	859,922	7,743	0
Loans:										
Unsecured	5,271,808	921,217	819,509	396,941	192,024	87,488	289,481	765,669	9,965	432,447
Auto	11,848,112	3,767,328	2,029,169	1,063,981	3,779,323	424,404	1,309,624	6,249,948	128,258	1,939,796
Real Estate	3,697,591	1,896,539	660,281	344,662	825,176	0	412,685	1,150,315	0	0
All Other to Members	4,860,207	1,153,296	241,692	670,244	540,579	115,677	0	430,199	12,596	163,878
Other	0	0	0	0	0	0	0	0	0	0
Total Loans	25,677,718	7,738,380	3,750,651	2,475,828	5,337,102	627,569	2,011,790	8,596,131	150,819	2,536,121
LESS: Allowance for Loans Losses	368,341	129,001	272,764	41,089	24,311	16,913	21,088	221,357	5,124	53,000
Total Investments	4,934,584	4,474,581	1,215,299	1,238,023	1,839,707	168,659	1,190,275	5,166,614	25,504	323,881
LESS: Allowance for Investment Losses	0	0	0	0	0	0	0	0	0	0
Land and Building (Net)	1,018,414	76,695	0	0	226,891	0	0	256,173	0	0
Other Real Estate Owned	102,452	58,157	0	0	0	0	0	0	0	0
Other Fixed Assets	204,072	26,348	16,162	31,440	40,183	0	1,150	45,949	0	1,800
Other Assets	236,405	54,270	23,151	17,201	65,524	11,316	18,239	104,000	3,153	0
TOTAL ASSETS	32,088,403	14,287,773	4,787,557	3,728,471	7,617,664	790,631	3,289,004	14,807,432	182,095	2,808,802
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	2,842,647	769,278	0	400,800	424,514	0	0	1,511,905	0	0
Regular Shares	9,890,738	3,296,588	3,462,793	2,558,691	3,273,250	441,574	1,369,196	4,507,222	126,006	1,181,493
Money Market Shares	8,963,997	4,494,445	0	0	0	0	0	3,571,978	0	0
Certificates of Deposits	4,615,699	1,522,783	363,857	86,822	1,784,821	150,939	831,041	1,522,424	33,665	940,741
IRA/KEOGH & Retirement Accounts	3,411,724	2,642,687	464,025	387,972	1,543,701	0	807,025	3,148,091	0	320,918
All Other Shares and Deposits	0	857	0	745	0	113,429	0	33,789	0	0
Total Shares and Deposits	29,724,805	12,726,638	4,290,675	3,435,030	7,026,286	705,942	3,007,262	14,295,409	159,671	2,443,152
Borrowings	0	0	0	0	0	0	7,836	0	0	0
Dividends and Interest Payable	287,203	86,735	51,371	3,626	28,956	9,175	0	33,901	0	38,814
Accounts Payable and Other Liabilities	114,934	20,195	53,747	5,489	11,570	875	2,396	20,929	217	2,933
Regular Reserve	1,354,683	558,590	183,634	182,068	325,463	39,663	125,402	445,187	14,109	190,284
Other Reserves	0	0	0	55,437	31,413	0	0	0	0	0
Undivided Earnings	606,778	895,615	208,130	46,821	193,976	34,976	146,108	12,006	8,098	133,619
TOTAL LIABILITIES & EQUITY	32,088,403	14,287,773	4,787,557	3,728,471	7,617,664	790,631	3,289,004	14,807,432	182,095	2,808,802

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112 Reporting Figures in Dollars	PROVO CITY EMPLOYEES	PROVO POLICE & FIRE DEPT.	PROVO POSTAL	PROVO SCHOOL DISTRICT	S E A	SALT LAKE BOARD OF REALTORS	SALT LAKE CITY	SALT LAKE CITY WATER DEPARTMENT	SALT LAKE COUNTY EMPLOYEES	SALT LAKE POLICE
ASSETS										
Cash	412,262	23,913	144,952	228,378	73,309	5,906	569,418	8,217	1,823	42,322
Loans:										
Unsecured	187,543	110,219	398,908	1,201,870	124,230	18,621	4,278,474	100,250	309,778	946,302
Auto	1,546,026	1,113,685	1,321,891	3,808,203	660,143	300,334	10,401,364	210,335	1,648,355	2,309,283
Real Estate	302,269	711	728,208	2,036,227	105,533	225,582	10,090,513	0	0	1,093,952
All Other to Members	174,175	128,946	0	111,296	92,726	66,472	1,295,687	102,278	204,856	377,279
Other	0	0	438,299	0	0	0	0	0	0	0
Total Loans	2,210,013	1,353,561	2,887,306	7,157,596	982,632	611,009	26,066,038	412,863	2,162,989	4,726,816
LESS: Allowance for Loans Losses	62,574	20,949	78,538	47,329	10,919	7,237	497,220	5,809	41,502	61,130
Total Investments	41,751	172,320	1,059,884	2,319,590	179,076	161,596	5,800,538	56,497	2,368,608	2,560,636
LESS: Allowance for Investment Losses	0	0	0	0	1,869	0	0	0	0	0
Land and Building (Net)	0	0	0	547,782	0	0	1,109,498	0	0	202,064
Other Real Estate Owned	0	0	14,850	0	0	0	49,793	0	0	0
Other Fixed Assets	9,154	6,676	7,212	94,299	6,335	0	134,446	0	18,593	63,299
Other Assets	15,294	0	18,068	80,700	0	7,295	307,537	837	14,092	91,722
TOTAL ASSETS	2,625,900	1,535,521	4,053,734	10,381,016	1,228,564	778,569	33,540,048	472,605	4,524,603	7,625,729
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	0	0	0	531,111	0	0	3,295,706	0	0	497,397
Regular Shares	1,725,645	1,413,885	3,229,286	5,853,169	1,096,401	725,334	15,453,399	431,203	4,070,823	1,995,496
Money Market Shares	0	0	0	1,037,250	0	0	1,419,800	0	0	2,003,553
Certificates of Deposits	330,551	0	0	0	0	0	6,318,158	0	0	1,418,011
IRA/KEOGH & Retirement Accounts	349,979	0	265,005	1,736,298	0	0	3,610,138	0	0	1,335,527
All Other Shares and Deposits	21,364	0	0	0	0	0	415,637	0	0	0
Total Shares and Deposits	2,427,539	1,413,885	3,494,291	9,157,828	1,096,401	725,334	30,512,838	431,203	4,070,823	7,249,984
Borrowings	0	0	0	0	0	0	169,746	0	0	0
Dividends and Interest Payable	26,710	0	55,086	35,614	0	0	0	0	0	36,517
Accounts Payable and Other Liabilities	3,645	637	2,797	15,177	534	0	119,535	696	11,737	55,030
Regular Reserve	125,453	88,319	193,383	429,483	103,406	33,679	898,157	26,129	152,350	211,496
Other Reserves	21,733	7,357	6,056	60,586	0	688	0	0	0	1,617
Undivided Earnings	20,820	25,323	302,121	682,328	28,223	18,868	1,839,772	14,577	289,693	71,085
TOTAL LIABILITIES & EQUITY	2,625,900	1,535,521	4,053,734	10,381,016	1,228,564	778,569	33,540,048	472,605	4,524,603	7,625,729

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112 Reporting Figures in Dollars	SALT LAKE SCHOOLS	SAN JUAN	SCHREIBER EMPLOYEES	SNOWBIRD EMPLOYEES	SORENSON EMPLOYEES	SOUTH SANPETE	SOUTHWEST INDUSTRIAL AREA	SUNNYSIDE	SWEET'S EMPLOYEES	TANNER EMPLOYEES
ASSETS										
Cash	17,615	10,384	0	1,698	90	13,136	4,067	153,687	24,698	667,724
Loans:										
Unsecured	1,928,253	27,487	187,798	58,495	185,629	12,980	0	48,680	15,669	0
Auto	2,800,308	220,936	553,132	114,681	801,503	143,740	14,712	1,085,675	81,435	0
Real Estate	701,139	53,483	174,155	0	0	0	0	258,249	0	0
All Other to Members	956,969	215,764	3,359	23,049	12,426	24,572	19,973	212,154	18,307	652,627
Other	0	0	0	0	0	0	0	0	0	0
Total Loans	6,386,669	517,670	918,444	196,225	999,558	181,292	34,685	1,604,758	115,411	652,627
LESS: Allowance for Loans Losses	37,478	2,188	10,157	1,362	27,595	2,010	4,004	50,457	2,961	11,360
Total Investments	3,891,755	40,801	410,734	84,448	434,390	224,840	75,663	477,369	21,119	8,674
LESS: Allowance for Investment Losses	0	0	0	0	0	0	0	0	0	0
Land and Building (Net)	197,167	0	0	0	0	0	0	0	0	0
Other Real Estate Owned	0	0	0	0	0	0	0	0	0	0
Other Fixed Assets	36,015	3,425	4,538	0	30	5,744	0	13,489	6,279	0
Other Assets	59,247	3,135	357	1,080	418	0	918	0	0	12,014
TOTAL ASSETS	10,550,990	573,227	1,323,916	282,089	1,406,891	423,002	111,329	2,198,846	164,546	1,329,679
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	599,517	0	0	0	0	0	0	0	0	0
Regular Shares	9,356,077	497,319	517,839	260,622	1,172,045	382,457	103,820	1,838,860	156,201	1,194,797
Money Market Shares	0	0	0	0	0	0	0	0	0	0
Certificates of Deposits	0	6,300	291,859	0	40,539	0	0	0	0	31,607
IRA/KEOGH & Retirement Accounts	0	0	380,168	0	91,561	0	0	197,800	0	0
All Other Shares and Deposits	0	2,012	12,698	0	0	0	0	0	0	0
Total Shares and Deposits	9,955,594	505,631	1,202,564	260,622	1,304,145	382,457	103,820	2,036,660	156,201	1,226,404
Borrowings	0	0	0	0	0	0	0	0	0	0
Dividends and Interest Payable	0	0	4,533	0	7,655	0	0	0	0	0
Accounts Payable and Other Liabilities	8,290	397	2,822	0	6,948	61	0	1,001	176	1,234
Regular Reserve	372,564	33,430	46,714	18,678	67,459	18,963	4,718	114,816	3,240	34,423
Other Reserves	0	0	0	0	15,440	0	0	17,625	0	0
Undivided Earnings	214,542	33,769	67,283	2,789	5,244	21,521	2,791	28,744	4,929	67,618
TOTAL LIABILITIES & EQUITY	10,550,990	573,227	1,323,916	282,089	1,406,891	423,002	111,329	2,198,846	164,546	1,329,679

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112 Reporting Figures in Dollars	TEXAS GULF POTASH EMPLOYEES	THIOKOL	TRANS WEST	TREASURY	TRI COUNTY	TWIN PEAKS	U N D C	U P & L OGDEN	UCB	USU COMMUNITY
ASSETS										
Cash	25,750	101,620	177,219	524,037	1,761	1,525	1,805	292,467	85,376	1,392,049
Loans:										
Unsecured	28,882	1,697,810	928,980	703,712	32,666	81,548	952	116,226	34,534	5,070,603
Auto	98,059	7,891,152	9,476,566	1,422,077	67,531	1,159,346	43,723	1,886,580	8,568	10,972,716
Real Estate	0	605,426	6,315,536	965,060	0	532,385	7,445	201,801	0	6,387,022
All Other to Members	37,639	1,097,550	2,473,020	277,337	27,988	374,895	13,577	48,085	0	3,929,753
Other	0	0	0	0	0	0	0	0	6,561	0
Total Loans	164,580	11,291,938	19,194,102	3,368,186	128,185	2,148,174	65,697	2,252,692	49,663	26,360,094
LESS: Allowance for Loans Losses	3,158	63,794	448,865	13,805	5,604	24,896	2,731	13,694	5,554	190,194
Total Investments	168,441	2,249,222	6,250,990	1,132,788	66,328	1,428,114	16,262	142,220	1,096	7,931,161
LESS: Allowance for Investment Losses	0	0	0	0	0	0	0	0	0	0
Land and Building (Net)	10	459,185	688,973	0	0	0	0	0	0	489,687
Other Real Estate Owned	0	0	15,000	0	0	0	0	0	0	0
Other Fixed Assets	0	71,105	79,804	12,401	7,212	11,508	0	917	0	188,747
Other Assets	0	65,725	232,863	15,007	0	24,397	4,993	8,472	(502)	721,861
TOTAL ASSETS	355,623	14,175,001	26,190,086	5,038,614	197,882	3,588,822	86,026	2,683,074	130,079	36,893,405
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	0	1,169,329	2,164,051	52,792	0	0	0	0	0	8,208,832
Regular Shares	267,187	7,859,449	8,055,580	2,821,120	158,295	1,307,147	75,349	2,407,276	56,802	14,036,902
Money Market Shares	0	0	4,767,211	0	0	0	0	0	0	1,470,511
Certificates of Deposits	0	2,974,393	8,427,390	678,919	0	1,106,935	0	0	0	7,705,703
IRA/KEOGH & Retirement Accounts	0	984,589	1,589,915	843,036	0	466,829	0	0	0	2,058,015
All Other Shares and Deposits	0	45,805	179,269	0	0	501,492	0	0	62,030	153,473
Total Shares and Deposits	267,187	13,033,565	25,183,416	4,395,867	158,295	3,382,403	75,349	2,407,276	118,832	33,633,436
Borrowings	0	0	0	0	0	0	0	0	0	66,305
Dividends and Interest Payable	0	82,017	77,064	0	0	0	0	37,233	942	0
Accounts Payable and Other Liabilities	478	34,166	161,481	5,339	63	3,389	0	2,917	0	(4,376)
Regular Reserve	22,225	514,430	582,064	370,000	16,458	127,476	9,012	129,424	2,768	1,147,601
Other Reserves	10,018	401,960	0	229,794	19,458	0	0	0	7,537	84,379
Undivided Earnings	55,715	108,863	186,061	37,614	3,608	75,554	1,665	106,224	0	1,966,060
TOTAL LIABILITIES & EQUITY	355,623	14,175,001	26,190,086	5,038,614	197,882	3,588,822	86,026	2,683,074	130,079	36,893,405

STATE CHARTED CREDIT UNIONS
December 31, 1991

112 Reporting Figures in Dollars	UINTAH	UNIVERSITY OF UTAH	UT SCHOOL FOR DEAF AND BLIND	UTAH ASSOCIA-TIONS	UTAH CENTRAL	UTAH CHIRO-PRACTORS	UTAH COPPER EMPLOYEES	UTAH OIL WORKERS	UTAH POWER AND LIGHT EMPLOYEES	UTAH PRISON EMPLOYEES
ASSETS										
Cash	0	1,396,573	36,801	544,545	2,790,627	24,364	230,115	175,997	57,215	3,963
Loans:										
Unsecured	311,164	10,771,318	59,461	316,399	4,007,295	0	228,374	280,575	3,429,397	185,146
Auto	441,938	25,214,439	544,256	1,150,594	9,649,602	68,698	2,686,362	4,244,099	10,206,724	1,952,873
Real Estate	46,306	6,192,408	0	574,463	8,713,562	0	1,788,964	32,096	6,997,778	0
All Other to Members	215,549	8,613,199	60,970	317,644	4,698,573	118,337	2,567,963	1,944,665	1,957,189	475,461
Other	0	0	0	0	0	0	0	0	0	0
Total Loans	1,014,957	50,791,364	664,687	2,359,100	27,069,032	187,035	7,271,663	6,501,435	22,591,088	2,613,480
LESS: Allowance for Loans Losses	6,249	589,885	14,580	48,854	655,627	12,439	44,109	70,248	111,591	40,124
Total Investments	194,881	37,307,827	158,525	1,322,438	15,892,522	30,626	9,452,287	4,035,398	14,372,520	75,808
LESS: Allowance for Investment Losses	0	0	6,672	67,331	0	0	163,060	0	0	0
Land and Building (Net)	0	1,848,251	0	0	1,992,985	0	22,764	0	0	0
Other Real Estate Owned	0	8,314	0	0	13,570	0	0	0	0	0
Other Fixed Assets	4,993	878,950	2,478	20,788	389,103	0	6,495	49,985	19,142	7,392
Other Assets	2,101	527,565	0	28,807	281,281	410	71,632	139,286	339,244	24
TOTAL ASSETS	1,210,683	92,168,959	841,239	4,159,493	47,773,493	229,996	16,847,787	10,831,853	37,267,618	2,660,543
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	0	18,656,203	0	656,956	3,236,584	0	0	96,729	33,616,548	0
Regular Shares	934,681	36,136,258	0	2,108,809	20,573,675	118,959	9,784,473	8,181,047	0	1,211,833
Money Market Shares	0	18,125,469	0	0	7,232,678	0	0	0	0	0
Certificates of Deposits	191,635	3,896,339	0	345,511	8,337,202	0	2,652,747	53,365	0	1,005,992
IRA/KEOGH & Retirement Accounts	0	9,042,358	0	728,355	6,881,025	100,437	3,125,594	50,026	0	225,645
All Other Shares and Deposits	0	203,810	758,465	0	0	0	0	131,480	0	0
Total Shares and Deposits	1,126,316	86,060,437	758,465	3,839,631	46,261,164	219,396	15,562,814	8,512,647	33,616,548	2,443,470
Borrowings	0	0	0	0	0	0	0	0	0	0
Dividends and Interest Payable	16,200	0	0	8,103	249,600	0	10,586	0	599,591	0
Accounts Payable and Other Liabilities	2,417	214,917	241	13,061	108,212	0	0	33,483	67,748	3,687
Regular Reserve	19,818	2,480,162	50,078	114,431	1,095,015	6,580	407,406	500,000	1,298,990	103,343
Other Reserves	0	3,269,417	0	0	0	0	0	1,599,124	0	0
Undivided Earnings	45,932	144,026	32,455	184,267	59,502	4,020	866,981	186,599	1,684,741	110,043
TOTAL LIABILITIES & EQUITY	1,210,683	92,168,959	841,239	4,159,493	47,773,493	229,996	16,847,787	10,831,853	37,267,618	2,660,543

STATE CHARTED CREDIT UNIONS
December 31, 1991

112 Reporting

Figures in Dollars	UTAH VALLEY	VALTEK	WASCO	WEBER
ASSETS				
Cash	89,087	16,533	125,515	112,288
Loans:				
Unsecured	149,018	186,609	85,766	1,518,491
Auto	1,176,803	0	409,436	7,417,107
Real Estate	638,887	0	742,595	3,706,141
All Other to Members	447,486	228,079	126,026	1,478,317
Other	0	0	0	0
Total Loans	2,412,194	414,688	1,363,823	14,120,056
LESS: Allowance for Loans Losses	29,671	9,807	1,638	224,879
Total Investments	243,703	6,922	748,039	10,649,439
LESS: Allowance for Investment Losses.	0	0	0	0
Land and Building (Net)	127,650	0	0	0
Other Real Estate Owned	175,262	0	0	0
Other Fixed Assets	3,944	0	14,524	44,146
Other Assets	22,333	1,058	0	291,592
TOTAL ASSETS	3,044,502	429,394	2,250,263	24,992,642
LIABILITIES AND EQUITY				
Deposits:				
Share Drafts	205,650	0	0	3,208,651
Regular Shares	2,118,707	380,772	1,442,598	6,151,898
Money Market Shares	0	0	0	4,880,799
Certificates of Deposits	324,280	0	586,185	6,227,669
IRA/KEOGH & Retirement Accounts	139,891	0	0	3,022,212
All Other Shares and Deposits	0	0	374	0
Total Shares and Deposits	2,788,528	380,772	2,029,157	23,491,229
Borrowings	0	30,000	0	0
Dividends and Interest Payable	21,222	0	0	134,155
Accounts Payable and Other Liabilities	7,940	0	0	22,666
Regular Reserve	149,113	15,934	83,972	784,990
Other Reserves	0	0	0	369,037
Undivided Earnings	77,699	2,688	137,134	190,565
TOTAL LIABILITIES & EQUITY	3,044,502	429,394	2,250,263	24,992,642

CONSOLIDATED INCOME STATEMENT
STATE CHARTERED CREDIT UNIONS
FOR THE TWELVE MONTH PERIOD ENDING DECEMBER 31, 1991

112 Reporting
Figures in Dollars

INCOME	
Interest on Loans	152,580,882
LESS: Interest Refund	143,902
Income from Other Investments	61,195,088
Income (Loss) from Trading Securities	115,224
Fee Income	16,556,372
Other Operating Income	3,163,775
TOTAL GROSS INCOME	233,467,439
EXPENSES	
Employee Compensation and Benefit	38,334,548
Travel and Conference	1,256,242
Office Occupancy	7,185,803
Office Operations	16,650,501
Educational and Promotional	3,209,068
Loan Servicing	2,220,256
Professional and Outside Services	1,777,432
Provision for Loan Loss	9,971,449
Provision for Investment Loss	645
Member Insurance	3,994,419
Operating Fees	957,371
Miscellaneous Operating Expense	2,823,213
TOTAL OPERATING EXPENSES	88,380,947
INCOME (LOSS) FROM OPERATIONS BEFORE DIVIDENDS	145,086,492
NON-OPERATING GAINS OR LOSSES	
Gain (Loss) on Investments	(341,373)
Gain (Loss) on Disposition of Assets	104,111
Other Non-operating Income (Expense)	308,703
INCOME (LOSS) BEFORE DIVIDENDS AND/OR INTEREST	145,157,933
COST OF FUNDS	
Interest on Borrowed Money	94,534
Dividends on Shares	64,941,039
Interest on Deposits	55,965,124
NET INCOME	24,157,236
RESERVE TRANSFERS	
Required Transfer to Statutory Reserves	10,132,358
Additional Transfers to Reserves	4,122,863

INDUSTRIAL LOAN CORPORATIONS

INDUSTRIAL LOAN CORPORATIONS

June 30, 1992

Name/Address/Tel.	City/Zip	Organized	President	Secretary
A T & T Universal Financial Corporation 4620 So. Highland Dr. 278-4461	Holladay 84117	1992	William D. Taylor	Judy Herron
American Express Resource Corporation 1225 E. Fort Union Blvd. Suite 200 562-8501	Midvale 84047	1989	Mark B. Hales (acting)	Stephen P. Norman
American General Financial Center 6975 Union Park Center Suite 250 486-1077	Salt Lake 84106	1984	Daniel Leitch, III	Gary M. Smith
American Investment Financial 820 East 9400 South 572-1633	Sandy 84070	1979	K. Eric Gardner	Thomas L. Monson
Colonial National Financial Corporation 448 E. 6400 So., Suite 150 264-2990	Murray 84107	1991	Kenneth H. Petersen	Judy M. Boyle
Commercial Credit Plan, Inc. Box 57889 252 E. 6400 South 263-3111	Murray 84107	1976	John B. Duvall III	A. K. McClung, Jr.
Dreyfus Thrift & Commerce Company #5 Triad, Suite 470 328-4800	Salt Lake 84180	1988	Larry E. Grant	Joni L. Charatan
Fidelity Trust Company 175 East 400 So., Suite 410 534-3850	Salt Lake 84111	1988	Ed McCartney (acting)	Robert Pozen
GMAC Capital Corporation 4001 So. 700 E., Suite 380 266-1198	Salt Lake 84107	1989	George R. Sutton	Kathleen M. Stapleton
Governor Financial Company 529 East So. Temple 359-1666	Salt Lake 84102	1980	K. Eric Gardner	Thomas L. Monson
Great Western Thrift and Loan 81 West 3300 South 467-7029	Salt Lake 84115	1975	Wayne L. Evans	J. Valdes-Cugat

INDUSTRIAL LOAN CORPORATIONS

June 30, 1992

Name/Address/Tel.	City/Zip	Organized	President	Secretary
IDS Deposit Corporation 6985 Union Park Center, Suite 235 565-5000	Midvale 84047	1989	Peter A. Lefferts	Curtis B. Ellis
Merrill Lynch National Financial 60 E. South Temple, Suite 630 363-9850	Salt Lake 84101	1988	Helen L. Duffin	Richard P. Lake
MountainWest Financial 855 East 9400 South 537-4161	Sandy 84070	1990	David C. Richard	William P. O'Hara
St. George Finance, dba St. George Thrift & Loan 10 North 400 East 628-3695	St. George 84770	1977	F. Wayne Whitehead	David Clove
USAA Financial Services Association 2060 East 2100 South 467-1998	Salt Lake 84109	1988	Henry W. Juenke	Jack M. Antonini
Valley Loan Corporation 2105 West 4700 South 298-9093	Salt Lake 84118	1957	Robert I. Bowles	Wayne C. Player

BRANCHES OF

SEVENTEEN INDUSTRIAL LOAN CORPORATIONS

SEVEN BRANCHES

June 30, 1992

Name of Industrial Loan Branch	City	County
AT&T Universal Financial Corporation	Holladay	Salt Lake
American Express Resource Corporation	Salt Lake City	Salt Lake
American General Financial Center	Midvale	Salt Lake
Midvale	Midvale	Salt Lake
Ogden	Ogden	Weber
Orem	Orem	Utah
Riverdale	Ogden	Weber
Salt Lake City	Salt Lake	Salt Lake
American Investment Financial	Salt Lake	Salt Lake
Colonial National Financial Corporation	Murray	Salt Lake
Commercial Credit Plan, Inc.	Murray	Salt Lake
Dreyfus Thrift & Commerce Company	Salt Lake City	Salt Lake
Fidelity U.S. Depository Trust Company	Salt Lake City	Salt Lake
GMAC Capital Corporation	Salt Lake City	Salt Lake
Governor Financial Company	Salt Lake City	Salt Lake
Great Western Thrift and Loan	Salt Lake City	Salt Lake
Holladay	Holladay	Salt Lake
Ogden	Ogden	Weber
IDS Deposit Corporation	Salt Lake City	Salt Lake
Merrill Lynch National Financial	Salt Lake City	Salt Lake
MountainWest Financial	Sandy	Salt Lake
St. George Finance, dba St. George Thrift & Loan	St. George	Washington
USAA Financial Services Association	Salt Lake City	Salt Lake
Valley Loan Corporation	Salt Lake City	Salt Lake

CHANGES IN INDUSTRIAL LOAN CORPORATIONS

INDUSTRIAL LOANS AND BRANCHES:	June 30, 1991	June 30, 1992
Industrial Loans	17	17
Branches	8	7
Branches approved but not opened	1	1
Charters operative but not used	5	5*

Thrift Charter Operative But Not Used:	Purchased By	Date
Capitol Thrift & Loan	Americity Federal Savings Bank	10-07-87
	Resold to Everest National Financial	06-21-90
Charter Thrift & Loan	First Deposit Bank	05-05-87
Foothill Financial	Oliver Financial*	12-05-87
Liberty Financial Corporation	Coldwell Banker	01-30-92
Pioneer Thrift	PaineWebber Group, Inc.	03-21-91

Main Office Relocation:	To	Date
American General Financial Center	6975 Union Park Ave., Suite 250, Midvale	06-08-92

Change of Control:	To	Date
Utah Financial Services dba Utah Financial	UFS Acquisition Corporation	03-02-92

Names Changes:	To	Date
Advanta Corporation	Colonial National Financial Corporation	02-29-91
Oliver Financial*	The Boston Company National Financial Corporation	02-10-92
UFS Acquisition Corporation	AT&T Universal Financial Corporation	03-13-92

*Oliver Financial's (The Boston Company National Financial Corporation) application for federal deposit insurance was approved by the FDIC on September 25, 1991. They anticipate being in a position to start taking deposits in the third or fourth quarter of 1992.

FIVE INDUSTRIAL LOAN CORPORATIONS IN LIQUIDATION

June 30, 1992

Name of Corporation	City	Date of Possession	Percentage of Deposits Returned to Depositors
Charter Thrift and Loan Grant Thornton, Receiver/Liquidator	Bountiful	12/22/86	* 85%
Commerce Financial, dba Commerce First Thrift Lawrence H. Miller, Receiver/Liquidator	Salt Lake	12/22/86	* 85%
Copper State Thrift and Loan Grant Thornton, Receiver/Liquidator	Salt Lake	12/22/86	* 85%
USA Financial Corp., dba Interlake Thrift Grant Thornton, Receiver/Liquidator	Salt Lake	8/29/86	* 85%
Western Heritage Thrift and Loan Grant Thornton, Receiver/Liquidator	Salt Lake	9/22/86	* 85%

* A class action suit, "Plumb et al. v. State of Utah et al.", Third District Court, State of Utah, No. C-87-4879 was settled in November of 1988 after the legislature passed and the Governor signed legislation to provide financial assistance to depositors of the companies in liquidation. Settlement funds totaling $44 million came from the following sources: $10 million from the State of Utah's General Fund, $15 million from the State of Utah's General Fund in exchange for a share in the liquidation proceeds, and $19 million from the State's insurance carriers. The distribution of the funds occurred on December 20, 1988. Funds were distributed to depositors on a pro rata basis with the result that all depositors of the liquidating thrifts have now received the same percentage of their July 31, 1986 account balances. After the distributions made on July 31, 1990 and May 15, 1991, the percentage distributed to depositors was at least 85%. It is anticipated that a final distribution from the receiver/liquidators will be made in October of 1992. This distribution should increase the percentage of deposits returned to depositors to between 90% and 95%. Grant Thornton and Larry H. Miller are asking the Court to release them as receiver/liquidator of the five thrifts and that the liquidation be closed. Any future distributions will depend on the ability to recover from lawsuits which have or will be filed against third parties.

FIVE INDUSTRIAL LOAN CORPORATIONS

IN LIQUIDATION

STATEMENT OF CONDITION

June 30, 1992

Figures in Thousands

ASSETS

Name of Corporation	Cash	Net Receivables	Other Investments	Real Estate Owned	Other Assets	Total Assets
Charter Thrift & Loan	517	156	0	0	21	694
Commerce Financial	6	170	0			176
Copper State Thrift & Loan	1,753	0	0	224	1	1,978
USA Financial Corp. dba Interlake Thrift	2,586	0	0	0	11	2,597
Western Heritage Thrift & Loan	727	0	0	17	1	745
TOTALS	5,589	326	0	241	34	6,190

LIABILITIES

Name of Corporation	Thrift Certificates	Notes Payables	Other Liabilities	Equity	Liabilities And Capital
Charter Thrift & Loan	3,087	94	63	(2,550)	694
Commerce Financial	4,950	0	77	(4,851)	176
Copper State Thrift & Loan	6,513	12	49	(4,596)	1,978
USA Financial Corp. dba Interlake Thrift	5,987	9	18	(3,417)	2,597
Western Heritage Thrift & Loan	1,489	56	33	(779)	745
TOTALS	22,026	117	240	(16,193)	6,190

STATE CHARTED INDUSTRIAL LOAN COMPANIES
June 30, 1992

17 Reporting Figures in Thousands	TOTAL INDUSTRIAL LOAN CORPS	AMERICAN EXPRESS RESOURCE	AMERICAN GENERAL FINANCIAL	AMERICAN INVESTM'T FINANCIAL	AT&T UNIVERSAL FINANCIAL	COLONIAL NATIONAL FINANCIAL	COMMERCIAL CREDIT PLAN, INC.	DREYDUS THRIFT & COMMERCE	FIDELITY TRUST COMPANY	GNAC CAPITAL CORP.
ASSETS										
Cash and Due	54,468	24,692	3,023	7,063	783	194	5	327	3,037	4,269
Securities	179,867	485	300	496	6,884	22,646	0	8,796	3,447	23,627
Federal Funds Sold	42,193	0	0	1,890	2,854	7,400	0	100	0	0
Receivables (Net of Unearned)	1,133,798	68	404,827	45,778	2,743	0	10,746	369	147,342	61,103
LESS: Allowance for Losses	42,866	12	25,104	1,682	97	0	480	5	5,376	445
Assets Held in Trading Accounts	38	0	0	0	0	0	38	0	0	0
Premises and Fixed Assets	3,509	132	1,675	47	10	143	45	23	60	194
Other Real Estate Owned	1,461	0	0	18	0	0	0	0	0	0
Investments in Unconsolidated Subs	31,980	0	0	0	0	0	0	0	0	0
Customers' Liability	0	0	0	0	0	0	0	0	0	0
Intangible Assets	775	1	310	93	0	0	0	136	0	0
Other Assets	50,876	68	13,317	1,769	70	78	305	185	1,603	1,734
TOTAL ASSETS	1,456,099	25,434	398,348	55,472	13,247	30,461	10,659	9,931	150,113	90,482
LIABILITIES										
Deposits	709,016	17,079	149,181	46,303	2,449	18,483	0	4,460	58,154	60,225
Federal Funds Purchased	5,250	0	0	0	0	0	0	0	0	0
Demand Notes Issued to U.S. Treasury	0	0	0	0	0	0	0	0	0	0
Other Borrowed Money	417,064	462	203,663	0	0	0	8,773	0	69,000	1,388
Mortgage Indebtedness	0	0	0	0	0	0	0	0	0	0
Bank's Liability on Acceptances	0	0	0	0	0	0	0	0	0	0
Notes and Subordinated Debentures	0	0	0	0	0	0	0	0	0	0
Other Liabilities	34,163	939	4,459	1,401	241	257	111	91	4,341	2,113
TOTAL LIABILITIES	1,165,493	18,480	357,303	47,704	2,690	18,740	8,884	4,551	131,495	63,726
EQUITY CAPITAL										
Perpetual Preferred Stock	0	0	0	0	0	0	0	0	0	0
Common Stock	7,144	50	271	8	276	0	110	1,000	875	200
Surplus	241,736	5,480	25,784	4,342	10,546	12,000	2,050	4,283	15,895	26,300
Undivided Profits	41,726	1,424	14,990	3,418	(265)	(279)	(385)	97	1,848	256
TOTAL EQUITY CAPITAL	290,606	6,954	41,045	7,768	10,557	11,721	1,775	5,380	18,618	26,756
TOTAL LIABILITIES & EQUITY	1,456,099	25,434	398,348	55,472	13,247	30,461	10,659	9,931	150,113	90,482

STATE CHARTED INDUSTRIAL LOAN COMPANIES
June 30, 1992

17 Reporting Figures in Thousands	GOVERNOR FINANCIAL COMPANY	GREAT WESTERN T & L	IDS DEPOSIT CORP.	MERRILL LYNCH NAT' FINANCIAL	MOUNTAIN-WEST FINANCIAL	ST. GEORGE THRIFT & LOAN	USAA FINANCIAL SERVICES	VALLEY LOAN CORP.
ASSETS								
Cash and Due	3,939	1,541	1,716	31	2,631	362	701	154
Securities	807	3,313	9,292	91,703	3,108	28	4,762	173
Federal Funds Sold	2,532	0	0	27,417	0	0	0	0
Receivables (Net of Unearned)	18,033	36,212	153,690	126,763	74,683	3,013	48,275	153
LESS: Allowance for Losses	1,319	527	3,854	1,790	1,551	36	588	0
Assets Held in Trading Accounts	0	0	0	0	0	0	0	0
Premises and Fixed Assets	23	62	328	183	517	3	64	0
Other Real Estate Owned	1,226	213	0	0	0	4	0	0
Investments in Unconsolidated Subs	0	0	0	0	0	0	31,980	0
Customers' Liability	0	0	0	0	0	0	0	0
Intangible Assets	0	0	0	49	178	0	8	0
Other Assets	936	352	2,839	2,436	6,281	33	18,870	0
TOTAL ASSETS	26,177	41,166	164,011	246,792	85,847	3,407	104,072	480
LIABILITIES								
Deposits	20,271	32,490	68,246	164,572	15,222	3,013	48,868	0
Federal Funds Purchased	0	0	5,250	0	0	0	0	0
Demand Notes Issued to U.S. Treasury	0	0	0	0	0	0	0	0
Other Borrowed Money	0	4,035	75,000	222	51,191	0	3,330	0
Mortgage Indebtedness	0	0	0	0	0	0	0	0
Bank's Liability on Acceptances	0	0	0	0	0	0	0	0
Notes and Subordinated Debentures	0	0	0	0	0	0	0	0
Other Liabilities	150	722	2,642	9,650	5,547	21	1,478	0
TOTAL LIABILITIES	20,421	37,247	151,138	174,444	71,960	3,034	53,676	0
EQUITY CAPITAL								
Perpetual Preferred Stock	0	0	0	0	0	0	0	0
Common Stock	1,000	1,583	1	1,000	0	469	0	301
Surplus	5,051	355	16,554	57,409	23,636	0	32,051	0
Undivided Profits	(295)	1,981	(3,682)	13,939	(9,749)	(96)	18,345	179
TOTAL EQUITY CAPITAL	5,756	3,919	12,873	72,348	13,887	373	50,396	480
TOTAL LIABILITIES & EQUITY	26,177	41,166	164,011	246,792	85,847	3,407	104,072	480

CONSOLIDATED INCOME STATEMENT
STATE CHARTERED INDUSTRIAL LOAN COMPANIES
FOR THE SIX MONTH PERIOD ENDING JUNE 30, 1992

17 Reporting
Figures In Thousands

INTEREST INCOME	
Interest & Fee Income on Loans	1,885
Real Estate Loans	7,810
Installment Loans	6,973
Credit Cards	60,602
Commercial	3,115
Leasing	1
Interest on Balances Due	1,075
Securities	3,430
Other Interest Income	0
Interest on Federal Funds	879
TOTAL INTEREST INCOME	85,770
INTEREST EXPENSE	
Transaction Accounts	100
Money Market Accounts	2,375
Other Savings Accounts	501
Time CD's Greater Than $100,000	5,685
All Other Time CD's	10,466
Federal Funds Purchased	75
Interest On Demand Notes	12,274
Interest on Mortgages	0
Notes & Debentures	0
TOTAL INTEREST EXPENSE	31,476
NET INTEREST INCOME	54,294
Provision for Loan Loss	19,001
NONINTEREST INCOME	
Service Charges	0
Other	22,721
TOTAL NONINTEREST INCOME	22,721
Gains (Losses) on Securities	114
NONINTEREST EXPENSE	
Salaries & Employee Benefits	9,026
Premises & Fixed Assets	1,997
Other	28,294
TOTAL NONINTEREST EXPENSE	39,317
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS	18,811
Applicable Income Taxes	4,638
Extraordinary Items (Net of Taxes)	0
NET INCOME	14,173

STATE CHARTED INDUSTRIAL LOAN COMPANIES
December 31, 1991

17 Reporting Figures in Thousands	TOTAL INDUSTRIAL LOAN CORPS	AMERICAN EXPRESS RESOURCE	AMERICAN GENERAL FINANCIAL	AMERICAN INVESTM'T FINANCIAL	COMMERCIAL CREDIT PLAN, INC.	DREYDUS THRIFT & COMMERCE	FIDELITY TRUST COMPANY	GMAC CAPITAL CORP.	GOVERNOR FINANCIAL COMPANY	GREAT WESTERN T & L
ASSETS										
Cash and Due	57,024	23,014	2,556	6,479	7	2,024	4,760	2,953	4,335	3,076
Securities	127,397	490	300	500	0	7,705	832	14,740	826	2,737
Federal Funds Sold	89,390	0	0	2,826	0	100	0	7,037	3,672	0
Receivables (Net of Unearned)	1,081,719	60	394,937	47,648	21,749	295	155,266	67,209	17,701	34,543
LESS: Allowance for Losses	43,407	3	26,410	1,738	727	4	5,376	274	753	493
Assets Held in Trading Accounts	0	0	0	0	0	0	0	0	0	0
Premises and Fixed Assets	3,761	147	2,045	53	40	28	63	193	26	60
Other Real Estate Owned	1,224	0	0	0	0	0	0	0	747	151
Investments in Unconsolidated Subs	27,038	0	0	0	0	0	0	0	0	0
Customers' Liability	0	0	0	0	0	0	0	0	0	0
Intangible Assets	851	6	332	102	0	142	0	0	0	0
Other Assets	37,564	52	12,838	1,183	624	304	265	454	682	466
TOTAL ASSETS	1,382,561	23,766	386,598	57,053	21,693	10,594	155,810	92,312	27,236	40,540
LIABILITIES										
Deposits	720,299	16,006	146,889	48,822	0	5,298	59,440	64,934	20,859	35,911
Federal Funds Purchased	1,800	0	0	0	0	0	0	0	0	0
Demand Notes Issued to U.S. Treasury	0	0	0	0	0	0	0	0	0	0
Other Borrowed Money	383,184	0	202,830	0	20,129	0	75,000	0	0	14
Mortgage Indebtedness	66	0	0	0	0	0	0	0	0	0
Bank's Liability on Acceptances	0	0	0	0	0	0	0	0	0	0
Notes and Subordinated Debentures	39	0	0	0	0	0	0	0	0	0
Other Liabilities	30,505	987	2,657	1,568	98	36	4,309	1,441	258	759
TOTAL LIABILITIES	1,135,893	16,993	352,376	50,390	20,227	5,334	138,749	66,375	21,117	36,684
EQUITY CAPITAL										
Perpetual Preferred Stock	0	0	0	0	0	0	0	0	0	0
Common Stock	7,336	50	271	8	110	1,000	875	200	1,000	1,583
Surplus	212,656	5,480	22,941	4,342	2,050	4,283	15,895	26,300	5,051	355
Undivided Profits	26,676	1,243	11,010	2,313	(694)	(23)	291	(563)	68	1,918
TOTAL EQUITY CAPITAL	246,668	6,773	34,222	6,663	1,466	5,260	17,061	25,937	6,119	3,856
TOTAL LIABILITIES & EQUITY	1,382,561	23,766	386,598	57,053	21,693	10,594	155,810	92,312	27,236	40,540

STATE CHARTED INDUSTRIAL LOAN COMPANIES
December 31, 1991

17 Reporting Figures in Thousands	IDS DEPOSIT CORP.	LIBERTY FINANCIAL	MERRILL LYNCH NAT' FINANCIAL	MOUNTAIN-WEST FINANCIAL	ST. GEORGE THRIFT & LOAN	USAA FINANCIAL SERVICES	UTAH FINANCIAL SERVICES	VALLEY LOAN CORP.
ASSETS								
Cash and Due	2,318	26	64	2,022	614	548	2,102	126
Securities	9,450	315	81,066	3,083	0	5,180	0	173
Federal Funds Sold	0	0	75,755	0	0	0	0	0
Receivables (Net of Unearned)	127,753	2,462	91,615	64,788	2,865	50,399	2,253	176
LESS: Allowance for Losses	4,170	234	902	1,584	47	588	104	0
Assets Held in Trading Accounts	0	0	0	0	0	0	0	0
Premises and Fixed Assets	359	16	130	523	4	71	3	0
Other Real Estate Owned	0	280	0	0	46	0	0	0
Investments in Unconsolidated Subs	0	0	0	0	0	27,038	0	0
Customers' Liability	0	0	0	0	0	0	0	0
Intangible Assets	0	0	67	189	0	13	0	0
Other Assets	949	50	3,179	5,852	61	10,582	23	0
TOTAL ASSETS	136,659	2,915	250,974	74,873	3,543	93,243	4,277	475
LIABILITIES								
Deposits	81,781	1,089	172,529	15,719	3,122	44,157	3,743	0
Federal Funds Purchased	1,800	0	0	0	0	0	0	0
Demand Notes Issued to U.S. Treasury	0	0	0	0	0	0	0	0
Other Borrowed Money	40,032	524	511	41,245	0	2,893	0	6
Mortgage Indebtedness	0	66	0	0	0	0	0	0
Bank's Liability on Acceptances	0	0	0	0	0	0	0	0
Notes and Subordinated Debentures	0	39	0	0	0	0	0	0
Other Liabilities	3,213	73	8,362	5,484	37	1,101	122	0
TOTAL LIABILITIES	126,826	1,791	181,402	62,448	3,159	48,151	3,865	6
EQUITY CAPITAL								
Perpetual Preferred Stock	0	0	0	0	0	0	0	0
Common Stock	1	192	1,000	0	469	0	276	301
Surplus	14,054	463	57,409	21,636	0	32,051	346	0
Undivided Profits	(4,222)	469	11,163	(9,211)	(85)	13,041	(210)	168
TOTAL EQUITY CAPITAL	9,833	1,124	69,572	12,425	384	45,092	412	469
TOTAL LIABILITIES & EQUITY	136,659	2,915	250,974	74,873	3,543	93,243	4,277	475

CONSOLIDATED INCOME STATEMENT
STATE CHARTERED INDUSTRIAL LOAN COMPANIES
FOR THE TWELVE MONTH PERIOD ENDING DECEMBER 31, 1991

17 Reporting
Figures In Thousands

INTEREST INCOME	
Interest & Fee Income on Loans	28,558
Installment Loans	14,161
Real Estate Loans	12,395
Credit Cards	105,546
Commercial	8,095
Leasing	7
Interest on Balances Due	2,960
Securities	2,191
Other Interest Income	5,659
Interest on Federal Funds	4,250
TOTAL INTEREST INCOME	183,822
INTEREST EXPENSE	
Transaction Accounts	262
Money Market Accounts	9,234
Other Savings Accounts	622
Time CD's Greater Than $100,000	22,217
All Other Time CD's	28,136
Expense on Fed Funds	82
Interest on Demand Notes	20,075
Interest on Mortgages	10
Notes & Debentures	4
TOTAL INTEREST EXPENSE	80,642
NET INTEREST INCOME	103,180
Provision for Loan Loss	48,915
NONINTEREST INCOME	
Service Charges	0
Other	36,944
TOTAL NONINTEREST INCOME	36,944
Gains (Losses) on Securities	0
NONINTEREST EXPENSE	
Salaries & Employee Benefits	15,987
Premises & Fixed Assets	3,353
Other	58,503
TOTAL NONINTEREST EXPENSE	77,843
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS	13,366
Applicable Income Taxes	1,944
Extraordinary Items (Net of Taxes)	0
NET INCOME	11,422

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SAVINGS/BUILDING AND LOAN ASSOCIATIONS

STATE CHARTERED SAVINGS/BUILDING AND LOAN ASSOCIATIONS

June 30, 1992

Name/Address/Tel.	City/Zip	Organized	President	Secretary
First Charter Savings Bank, dba Heritage Savings Bank 95 East Tabernacle 628-0433	St. George 84770	1917	Richard M. Mathis	Bonnie Jean Beesley
United Savings Bank 4185 Harrison Blvd 626-2200	Ogden 84403	1956	Paul Neuenshwander	Lee A. Carter

FEDERAL SAVINGS AND LOAN ASSOCIATIONS

June 30, 1992

Name of Federal Association/Address/Tel.	City/Zip	President	Secretary
First Federal Savings Bank 505 East 200 South 366-2265	Salt Lake City 84102	Gerald R. Christensen	Richard A. Fisher
Ogden First Federal Savings and Loan Assn. 2425 Washington Blvd 621-0100	Ogden 84401	Rex L. Rollo	Georgia S. Goodell
Olympus Bank, a Federal Savings Bank 115 So. Main St. 363-8111	Salt Lake City 84111	John L. Richards	K. John Jones

FOREIGN SAVINGS AND LOAN ASSOCIATION WITH BRANCHES IN UTAH

June 30, 1992

Name/Address/Tel.	City/Zip	President	Secretary
American Federal Bank, a Federal Savings Bank 257 East 200 South 596-1003	Salt Lake City 84111	Frank A. Rauscher	James T. Dougherty

BRANCHES OF

TWO STATE SAVINGS/BUILDING AND LOAN ASSOCIATIONS

SEVEN BRANCHES

June 30, 1992

Name of Association Branch	City	County
First Charter Savings Bank dba		
Heritage Savings and Loan Association	St. George	Washington
Olympus	Salt Lake City	Salt Lake
ZCMI Center	Salt Lake City	Salt Lake
United Savings Bank	Ogden	Weber
Bountiful	Bountiful	Davis
Layton	Layton	Davis
West Jordan	West Jordan	Salt Lake
Salt Lake	Salt Lake City	Salt Lake
Fort Union	Salt Lake City	Salt Lake
IDAHO		
Idaho Falls	Idaho Falls	

CHANGES IN STATE CHARTERED SAVINGS/BUILDING AND LOAN ASSOCIATIONS

STATE SAVINGS AND LOAN ASSOCIATIONS AND BRANCHES:	June 30, 1991	June 30, 1992
State Savings/Building and Loan Associations	4	2
Branches	8	7

Charter Dissolution:	Location	Date
Payson Building and Loan Society	Payson, Utah	11-12-91

Mergers:	Date
Logan Savings and Loan Association, Logan, Utah was merged into First Federal Savings Bank, Salt Lake City, Utah.	09-13-91

Changes in Federal Savings and Loan Associations:	Date
FirstFed America Bank, a Federal Savings Bank, Logan, Utah, was merged into First Federal Savings Bank, Salt Lake City, Utah.	10-14-91
Home Savings Bank, a Federal Savings Bank, Salt Lake City, Utah, was merged into Zions First National Bank, Salt Lake City, Utah.	02-28-92
Americity Federal Savings Bank, Dallas, Texas, was merged into American Federal Bank, a Federal Savings Bank, Dallas, Texas.	06-30-92

STATE CHARTERED SAVINGS/BUILDING AND LOAN ASSOCIATIONS
June 30, 1992

2 Reporting Figures in Thousands	TOTAL STATE S&L/SB	HERITAGE SAVINGS BANK	UNITED SAVINGS BANK
ASSETS			
Cash, Deposits and Investment Securities	75,091	17,827	57,264
Mortage:			
Pool Securities	51,609	48,781	2,828
Mortage Loans	150,951	16,521	134,430
LESS: Valuation Allowances, Unamortized Yield Adjustments and Loans In Process	25,869	1,886	23,983
Nonmortage:			
Commercial Loans	4,050	0	4,050
Consumer Loans	6,632	151	6,481
Accrued Interest Receivable	167	4	163
LESS: Valuation Allowances, Unamortized Yield Adjustments and Loans In Process	373	0	373
Real Estate:			
Repossessed (OREO)	30,363	329	30,034
Held for Investment	8,627	117	8,510
LESS: Valuation Allowances	4,774	134	4,640
Investment In Service Corps and Subsidiaries	24,387	750	23,637
Office Premises and Equipment	3,473	441	3,032
Other Assets	40,317	35,863	4,454
TOTAL ASSETS	364,651	118,764	245,887
LIABILITIES			
Deposits	262,772	55,478	207,294
Advances from FHLBank	15,500	5,000	10,500
Other Borrowings	47,517	47,354	163
Other Liabilities	5,707	1,940	3,767
TOTAL LIABILITIES	331,496	109,772	221,724
EQUITY CAPITAL			
Perpetual Preferred Stock	0	0	0
Common Stock	636	400	236
Paid-in Surplus	3,844	3,673	171
Unrealized Losses on Marketable Securities	0	0	0
Retained Earnings	28,675	4,919	23,756
TOTAL EQUITY CAPITAL	33,155	8,992	24,163
TOTAL LIABILITIES AND EQUITY CAPITAL	364,651	118,764	245,887

FEDERALLY CHARTERED SAVINGS AND LOAN ASSOCIATIONS
June 30, 1992

3 Federal and 1 Foreign Reporting Figures in Thousands	TOTAL FEDERAL S&L/SB	FIRST FEDERAL SAVINGS	OGDEN FIRST FEDERAL	OLYMPUS BANK, FSB	TOTAL FOREIGN FS&L/FSB	AMERICAN FEDERAL BANK, FSB
ASSETS						
Cash, Deposits and Investment Securities	77,278	49,644	11,227	16,407	305,160	305,160
Mortage:						
Pool Securities	127,697	30,888	6,918	89,891	57,926	57,926
Mortage Loans	624,222	258,710	101,156	264,356	922,015	922,015
LESS: Valuation Allowances, Unamortized Yield Adjustments and Loans In Process	27,538	16,593	2,865	8,080	80,711	80,711
Nonmortage:						
Commercial Loans	10,614	1,951	0	8,663	23,889	23,889
Consumer Loans	20,634	15,910	886	3,838	81,369	81,369
Accrued Interest Receivable	411	184	8	219	667	667
LESS: Valuation Allowances, Unamortized Yield Adjustments and Loans In Process	1,384	261	0	1,123	4,017	4,017
Real Estate:						
Repossessed (OREO)	16,824	513	3,064	13,247	336,601	336,601
Held for Investment	266	0	176	90	48,870	48,870
LESS: Valuation Allowances	3,646	4	704	2,938	2,861	2,861
Investment In Service Corps and Subsidiaries	888	346	437	105	17,058	17,058
Office Premises and Equipment	17,884	8,970	1,137	7,777	4,433	4,433
Other Assets	14,644	5,576	4,202	4,866	174,067	174,067
TOTAL ASSETS	878,794	355,834	125,642	397,318	1,884,466	1,884,466
LIABILITIES						
Deposits	688,588	286,329	113,271	288,988	1,448,267	1,448,267
Advances from FHLBank	75,500	40,500	5,000	30,000	205,025	205,025
Other Borrowings	53,281	3,715	828	48,738	19,775	19,775
Other Liabilities	13,435	4,354	2,441	6,640	93,282	93,282
TOTAL LIABILITIES	830,804	334,898	121,540	374,366	1,766,349	1,766,349
EQUITY CAPITAL						
Perpetual Preferred Stock	0	0	0	0	0	0
Common Stock	2,003	2,003	0	0	1	1
Paid-in Surplus	20,176	7,441	0	12,735	47,999	47,999
Unrealized Losses on Marketable Securities	(13)	(13)	0	0	0	0
Retained Earnings	25,824	11,505	4,102	10,217	70,117	70,117
TOTAL EQUITY CAPITAL	47,990	20,936	4,102	22,952	118,117	118,117
TOTAL LIABILITIES AND EQUITY CAPITAL	878,794	355,834	125,642	397,318	1,884,466	1,884,466

CONSOLIDATED INCOME STATEMENT
STATE CHARTERED SAVINGS/BUILDINGS AND LOAN ASSOCIATIONS
FOR THE SIX MONTH PERIOD ENDING JUNE 30, 1992

2 Reporting
Figures in Thousands

INCOME STATEMENT

Interest Income	12,165
Interest Expense	8,112
NET INTEREST INCOME	4,053
Net Provision for Losses	243
Noninterest Income	7,017
Noninterest Expense	6,891
INCOME BEFORE SALE OF ASSETS	3,936
Gain on Sale of Assets	211
Loss on Sale of Assets	565
Income Tax	1,124
INCOME BEFORE EXTRAORDINARY ITEMS	2,458
Extraordinary Items	0
NET INCOME	2,458

STATE CHARTERED SAVINGS/BUILDING AND LOAN ASSOCIATIONS
December 31, 1991

2 Reporting Figures in Thousands	TOTAL STATE S&L/SB	HERITAGE SAVINGS BANK	UNITED SAVINGS BANK
ASSETS			
Cash, Deposits and Investment Securities	35,114	5,639	29,475
Mortage:			
Pool Securities	62,829	59,838	2,991
Mortage Loans	181,708	18,560	163,148
LESS: Valuation Allowances, Unamortized Yield Adjustments and Loans In Process	26,221	2,290	23,931
Nonmortage:			
Commercial Loans	6,049	0	6,049
Consumer Loans	6,936	197	6,739
Accrued Interest Receivable	157	5	152
LESS: Valuation Allowances, Unamortized Yield Adjustments and Loans In Process	880	0	880
Real Estate:			
Repossessed (OREO)	24,209	204	24,005
Held for Investment	9,278	124	9,154
LESS: Valuation Allowances	4,543	76	4,467
Investment In Service Corps and Subsidiaries	23,131	1,000	22,131
Office Premises and Equipment	3,549	463	3,086
Other Assets	42,167	33,848	8,319
TOTAL ASSETS	363,483	117,512	245,971
LIABILITIES			
Deposits	265,327	57,966	207,361
Advances from FHLBank	15,900	6,400	9,500
Other Borrowings	44,501	44,489	12
Other Liabilities	7,066	1,399	5,667
TOTAL LIABILITIES	332,794	110,254	222,540
EQUITY CAPITAL			
Perpetual Preferred Stock	0	0	0
Common Stock	635	400	235
Paid-in Surplus	3,837	3,673	164
Unrealized Losses on Marketable Securities	0	0	0
Retained Earnings	26,217	3,185	23,032
TOTAL EQUITY CAPITAL	30,689	7,258	23,431
TOTAL LIABILITIES AND EQUITY CAPITAL	363,483	117,512	245,971

FEDERALLY CHARTERED SAVINGS AND LOAN ASSOCIATIONS
December 31, 1991

4 Federal and 1 Foriegn Reporting Figures in Thousands	TOTAL FEDERAL S&L/FSB	FIRST FEDERAL SAVINGS	HOME SAVINGS	OGDEN FIRST FEDERAL	OLYMPUS BANK	TOTAL FOREIGN FS&L/FSB	AMERICITY
ASSETS							
Cash, Deposits and Investment Securities	79,836	36,591	3,739	7,490	32,016	161,277	161,277
Mortage:							
Pool Securities	135,258	38,007	0	8,741	88,510	0	0
Mortage Loans	653,084	275,178	1,112	108,719	268,075	345,568	345,568
LESS: Valuation Allowances, Unamortized Yield Adjustments and Loans In Process	29,242	11,704	29	4,195	13,314	77,075	77,075
Nonmortage:							
Commercial Loans	10,320	2,025	0	2	8,293	140	140
Consumer Loans	18,531	13,890	4	873	3,764	411	411
Accrued Interest Receivable	361	199	0	15	147	13	13
LESS: Valuation Allowances, Unamortized Yield Adjustments and Loans In Process	553	149	0	0	404	52	52
Real Estate:							
Repossessed (OREO)	19,156	807	297	4,265	13,787	5,223	5,223
Held for Investment	2,954	2,606	0	348	0	0	0
LESS: Valuation Allowances	3,445	0	135	547	2,763	824	824
Investment In Service Corps and Subsidiaries	959	449	0	411	99	10,863	10,863
Office Premises and Equipment	18,584	9,411	475	1,170	7,528	820	820
Other Assets	16,181	5,458	376	3,723	6,624	11,905	11,905
TOTAL ASSETS	921,984	372,768	5,839	131,015	412,362	458,269	458,269
LIABILITIES							
Deposits	713,281	298,612	7,956	113,780	292,933	218,870	218,870
Advances from FHLBank	88,675	49,000	0	9,675	30,000	174,500	174,500
Other Borrowings	65,630	3,325	57	1,046	61,202	12,111	12,111
Other Liabilities	12,470	3,602	8	2,303	6,557	23,361	23,361
TOTAL LIABILITIES	880,056	354,539	8,021	126,804	390,692	428,842	428,842
EQUITY CAPITAL							
Perpetual Preferred Stock	0	0	0	0	0	0	0
Common Stock	1,333	1,333	0	0	0	83	83
Paid-in Surplus	20,144	7,409	0	0	12,735	11,382	11,382
Unrealized Losses on Marketable Securities	0	0	0	0	0	0	0
Retained Earnings	20,451	9,487	(2,182)	4,211	8,935	17,962	17,962
TOTAL EQUITY CAPITAL	41,928	18,229	(2,182)	4,211	21,670	29,427	29,427
TOTAL LIABILITIES AND EQUITY CAPITAL	921,984	372,768	5,839	131,015	412,362	458,269	458,269

CONSOLIDATED INCOME STATEMENT
STATE CHARTERED SAVINGS/BUILDINGS AND LOAN ASSOCIATIONS
FOR THE TWELVE MONTH PERIOD ENDING DECEMBER 31, 1991

2 Reporting
Figures in Thousands

INCOME STATEMENT

Interest Income	26,000
Interest Expense	19,210
NET INTEREST INCOME	6,790
Net Provision for Losses	5,908
Noninterest Income	14,230
Noninterest Expense	15,130
INCOME BEFORE SALE OF ASSETS	(18)
Gain on Sale of Assets	3,348
Loss on Sale of Assets	453
Income Tax	1,554
INCOME BEFORE EXTRAORDINARY ITEMS	1,323
Extraordinary Items	0
NET INCOME	1,323

TRUST COMPANIES

DEPOSITORY INSTITUTIONS WITH TRUST POWERS AND TRUST COMPANIES

June 30, 1992

Name of Company/Address	City/Zip	Trust Manager
Bank of Utah 2605 Washington Blvd 625-3515	Ogden 84401	Richard J. Carroll
Central Bank 75 North University Ave. 375-1000	Provo 84601	David W. MacBeth
Deseret Trust Company 10 East South Temple, Suite 1230 363-2991	Salt Lake City 84133	Harvey S. Glade
Fidelity Trust Company 175 East 400 South, Suite 410 534-3850	Salt Lake City 84111	Edward L. McCartney
Holladay Bank and Trust 2020 East 4800 South 272-4275	Salt Lake City 84117	Ronald N. Spratling, Jr.
Key Trust Company of the West 50 South Main Street #1914 535-1183	Salt Lake City 84144-0452	James D. Sparks
Steiner Trust Company 505 East South Temple 328-8831	Salt Lake City 84102	Carol S. McCormick
West One Trust Company 107 South Main Street #303 534-6085	Salt Lake City 84111	Michael W. Giesa

CHANGES IN DEPOSITORY INSTITITIONS WITH TRUST POWERS AND TRUST COMPANIES

TRUST COMPANIES:	June 30, 1991	June 30, 1992
Number of Companies with Trust Powers	9	8

National Banks With Trust Powers:	Location
First Interstate Bank of Utah, N.A.	Salt Lake City
First Security Bank of Utah, N.A.	Salt Lake City
Valley Bank & Trust Company	Salt Lake City
Zions First National Bank	Salt Lake City

DESERET TRUST COMPANY

STATEMENT OF CONDITION

As of June 30, 1992

ASSETS	$ Amount
Cash and due from banks	33,595
Investments	32,531
Trust fees receivable	58,184
Due from affiliates	79,575
Due from trust accounts	70,000
Asset accruals	4,026
Prepaid expenses	40,591
Net premises and equipment	199,454
Intangible assets	0
Other assets	210,000
Total Assets	727,956

LIABILITIES	
Accounts payable	15,185
Due to affiliates	0
Due to trust accounts	0
Liability accruals	40,902
Borrowings	0
Other liabilities	861
Deferred income taxes	0
Total Liabilities	56,948

EQUITY CAPITAL	
Total Capital	671,008
Total Liabilities and Capital	727,956

STEINER TRUST COMPANY

STATEMENT OF CONDITION

As of June 30, 1992

ASSETS	$ Amount
Cash and equivalents	45,247
Investments	0
Trust fees receivable	0
Due from affiliates	0
Due from trust accounts	0
Asset accruals	0
Prepaid expenses	99
Net premises and equipment	0
Intangible assets	0
Other assets	0
Total Assets	45,346

LIABILITIES	
Accounts payable	0
Due to affiliates	0
Due to trust accounts	0
Liability accruals	0
Borrowings	0
Other liabilities	0
Deferred income taxes	0
Total Liabilities	0

EQUITY CAPITAL	
Common stock	25,000
Surplus	15,000
Undivided earnings	5,346
Total Capital	45,346
Total Liabilities and Capital	45,346

WEST ONE TRUST COMPANY

STATEMENT OF CONDITION

As of June 30, 1992

ASSETS	$ Amount
Cash and equivalents	21,213
Investments	238,607
Trust fees receivable	713,775
Due from affiliates	0
Due from trust accounts	0
Asset accruals	0
Prepaid expenses	0
Net premises and equipment	111,580
Intangible assets	0
Other assets	124,006
Total Assets	1,209,181

LIABILITIES	
Accounts payable	0
Due to affiliates	0
Due to trust accounts	0
Liability accruals	24,600
Borrowings	0
Other liabilities	0
Deferred income taxes	
Total Liabilities	24,600

EQUITY CAPITAL	
Common stock	150,000
Surplus	400,000
Undivided earnings	634,581
Total Capital	1,184,581
Total Liabilities and Capital	1,209,181

FINANCIAL INSTITUTION HOLDING COMPANIES

FINANCIAL INSTITUTION HOLDING COMPANIES REGISTERED

WITH UTAH DEPOSITORY AFFILIATES

June 30, 1992

Holding Company(ies)	Location	Utah Affiliate	Location
AT&T Universal Bancorp, Inc.	Jacksonville, FL	AT&T Universal Financial Corp.	Salt Lake City
Advanta Corporation	Horsham, PA	Colonial National Financial Corporation	Murray
American Express Travel Related Services	New York, NY	American Express Resource Corporation	Salt Lake City
American Express Company	New York, NY		
American General Finance, Inc.	Evansville, IN	American General Financial Center	Salt Lake City
American General Corporation	Houston, TX		
Blazer Financial Corporation	Cordova, TN	Great Western Thrift and Loan	Salt Lake City
Great Western Service Corporation Two	Beverly Hills, CA		
Great Western Bank, a Federal Savings Bank	Beverly Hills ,CA		
Great Western Financial Corporation	Beverly Hills, CA		
Bonneville Bancorp	Provo, UT	Bonneville Bank	Provo
Bonneville Bancorp ESOP	Provo, UT		
Brighton Bancorp	Salt Lake City, UT	Brighton Bank	Salt Lake City
Browning Bancorp	Ogden, UT	Bank of Utah	Ogden
Capital Bancorp	Salt Lake City, UT	Capital City Bank	Salt Lake City
Central Bancorporation	Springville, UT	Central Bank and Trust	Springville
Commercial Credit Company	Baltimore, MD	Commercial Credit Plan Incorporated	Salt Lake City
The Dreyfus Corporation	New York, NY	Dreyfus Thrift & Commerce	Salt Lake City
FMR Corporation	Boston, MA	Fidelity Trust Company	Salt Lake City

Note:
The corporation listed first in this column indicates the immediate owner of the Utah affiliate(s). The corporations indented below the immediate owner indicates parents of each preceding subsidiary.

This column indicates the location of each holding company by city and state.

This column indicates the names of Utah affiliate owned by a holding company(ies)

This column indicates the home office of each Utah affiliate by city.

FINANCIAL INSTITUTION HOLDING COMPANIES REGISTERED

WITH UTAH DEPOSITORY AFFILIATES

June 30, 1992

Holding Company(ies)	Location	Utah Affiliate	Location
Far West Bancorporation	Provo, UT	Far West Bank	Provo
First Bankshares, Inc.	St. George, UT	Dixie State Bank	St. George
First Charter Corporation	St. George, UT	First Charter Savings Bank dba, Heritage Savings and Loan	St. George
First Institutional Service Corporation, Inc.	Salt Lake City, UT	First Professional Bank	Salt Lake City
First Utah Bancorporation	Salt Lake City, UT	First Utah Bank	Salt Lake City
General Motors Acceptance Corporation General Motors Corporation	Detroit, MI Detroit, MI	GMAC Capital Corp.	Salt Lake City
Guardian Bancorp	Salt Lake City, UT	Guardian State Bank	Salt Lake City
Home Credit Corporation	Salt Lake City, UT	Home Credit Bank	Salt Lake City
IDS Financial Corporation American Express Company	Minneapolis, MN New York, NY	IDS Financial Corp.	Salt Lake City
Key Bancshares of Utah, Inc. Keycorp	Salt Lake City, UT Albany, NY	Key Bank of Utah	Salt Lake City
Leucadia National Corporation	New York, NY	American Investment Financial American Investment Bank, N.A. Governor Financial Company	Sandy Salt Lake City Salt Lake City
Merrill Lynch Group, Inc. Merrill Lynch & Co., Inc.	New York, NY New York, NY	Merrill Lynch National Financial	Salt Lake City
Sears Consumer Financial Group Sears, Roebuck and Co.	Rivberwoods, IL Chicago, IL	MountainWest Financial	Sandy

Note:
The corporation listed first in this column indicates the immediate owner of the Utah affiliate(s). The corporations indented below the immediate owner indicates parents of each preceding subsidiary.

This column indicates the location of each holding company by city and state.

This column indicates the names of Utah affiliate owned by a holding company(ies)

This column indicates the home office of each Utah affiliate by city.

FINANCIAL INSTITUTION HOLDING COMPANIES REGISTERED

WITH UTAH DEPOSITORY AFFILIATES

June 30, 1992

Holding Company(ies)	Location	Utah Affiliate	Location
USAA Bancorp, Inc.	San Antonio, TX	USAA Financial Services Association	Salt Lake City
USAA Capital Corp.	San Antonio, TX	USAA Credit Card Bank	Salt Lake City
USAA	San Antonio, TX		
USAA Financial Services Association	Salt Lake City, UT	USAA Credit Card Bank	Salt Lake City
USAA Bancorp, Inc.	San Antonio, TX		
USAA Capital Corp.	San Antonio, TX		
USAA	San Antonis, TX		
Valley National Corporation	Phoenix, AZ	Valley Central Bank	Richfield
West One Bancorp	Boise, ID	West One Bank	Salt Lake City

Note:
The corporation listed first in this column indicates the immediate owner of the Utah affiliate(s). The corporations indented below the immediate owner indicates parents of each preceding subsidiary.

This column indicates the location of each holding company by city and state.

This column indicates the names of Utah affiliate owned by a holding company(ies)

This column indicates the home office of each Utah affiliate by city.

LICENSED ISSUERS OF TRAVELERS CHECKS

COMPANIES LICENSED TO ISSUE TRAVELERS CHECKS OR MONEY ORDERS

June 30, 1992

Name	Location	License #
American Express Travel Related Services Co., Inc.	New York, NY	1
Travellers Cheque Associates, Ltd.	New York, NY	2
Western Union Fiancial Services, Inc.	Upper Saddle River, NJ	3
Societe Francaise du Cheque de Voyage	New York, NY	4
BA Cheque Corporation	San Francisco, CA	5
Travelers Express Company, Inc.	Minneapolis, MN	6
Smith's Food and Drug Centers, Inc.	Salt Lake City, UT	7
Harmon's, Inc.	W. Valley City, UT	8
Citicorp Services, Inc.	Chicago, IL	9
Mid-America Money Order Co.	Louisville, KY	10
Thriftway Marketing Corp.	Farmington, NM	11
Interpayment Services Limited	New York, NY	12
Comdata Network, Inc.	Brentwood, TN	13
Thomas Cook, Inc.	Princeton, NJ	14
Thomas Cook Travelers Cheques Ltd.	Princeton, NJ	15
Thomas Cook Australia Pty Ltd.	Princeton, NJ	16
Francheque S.A., Thomas Cook, Inc.	Princeton, NJ	17

LOAN PRODUCTION OFFICES

LOAN PRODUCTION OFFICE REGISTERED TO DO BUSINESS IN UTAH

June 30, 1992

Name:	Out of State Depository:
Key Agricultural Credit Corporation	Key Bank of Wyoming, WY
U. S. Bank, N.A.	U. S. Bancorporation, OR

MORTGAGE LENDERS, BROKERS, SERVICERS

TWO HUNDRED AND FORTY-FOUR
MORTAGE LENDERS, BROKERS, AND SERVICERS REGISTERED TO DO BUSINESS IN UTAH

June 30, 1992

Name	Address	L	B	S
A MORTGAGE COMPANY	DEPT. 111, PO BOX 9481 GAITHERSBURG, MD 20898			X
ACADEMY MORTGAGE CORP	4055 S 700 E #200 SALT LAKE CITY, UT 84107	X	X	
ACCUBANC MORTGAGE CORP	12377 MERIT DR. #600 DALLAS, TX 75251	X		X
ADAMSON JENSE FINANCIAL	4885 S 900 E #208 SALT LAKE CITY, UT 84117	X	X	
ADVANCED FINANCIAL CORP	1005 TERMINAL WAY #162 RENO, NV 89502	X	X	
ADVANTAGE FINANCIAL SERVICES	975 NORTH MAIN #1 LAYTON, UT 84041		X	
AFFILIATED MORTGAGE CO INC	330 S 300 E SALT LAKE CITY, UT 84111	X	X	
AIM MORTGAGE, INC.	1050 E 3300 S #205 SALT LAKE CITY, UT 84106	X	X	
ALLIANCE MORTGAGE COMPANY	4500 SALISBURY ROAD JACKSONVILLE, FL 32232			X
ALLIED GROUP MORTGAGE CO.	1701 48TH ST. #100 WEST DES MOINES, IA 50265	X	X	X
ALPINE MORTGAGE CORP	1840 NO. STATE ST PROVO, UT 84604		X	
AMERICAN EAGLE FINANCIAL CORP	PO BOX 2764 PARK CITY, UT 84060	X	X	X
AMERICAN EAGLE MORTGAGE	195 SO. GENEVA ROAD, #C LINDON, UT 84042	X	X	
AMERICAN HOME MORTGAGE SERVICES	3760 S. HIGHLAND DR. #306 SALT LAKE CITY, UT 84106		X	
AMERICAN MORTGAGE COMPANY	ONE SUGAR CREEK CTR BLVD, #800 SUGAR LAND, TX 77478	X		X
AMERICAN MORTGAGE LOAN CORP	2105 W 4700 S SALT LAKE CITY, UT 84118	X	X	X
AMERICAN RESIDENTIAL MORTGAGE CORP	11119 NORTH PINES ROAD LA JOLLA, CA 92037	X	X	X
AMERISTAR FINANCIAL CORP	PO BOX 93449 CLEVELAND, OH 44101-9706			X

TWO HUNDRED AND FORTY-FOUR
MORTAGE LENDERS, BROKERS, AND SERVICERS REGISTERED TO DO BUSINESS IN UTAH

June 30, 1992

Name	Address	L	B	S
AMWEST SAVINGS	PO BOX 8530 AMARILLO, TX 79114-8530	X		X
ANCHOR MORTGAGE INC	50 WEST BROADWAY #1000 SALT LAKE CITY, UT 84101		X	
ARCS MORTGAGE, INC.	26541 AGOURA ROAD CALABASAS, CA 91302	X	X	X
ASPEN MORTGAGE	1445 NO. AMIRON WAY #C OREM, UT 84057		X	
ASSOCIATES FINANCIAL SERVICES/UTAH	250 CARPENTER FREEWAY DALLAS, TX 75062	X		X
ASSOCIATES NATIONAL MORTGAGE CORP	250 CARPENTER FREEWAY DALLAS, TX 75062	X		X
ASSURED FINANCIAL MORTGAGE CORP	855 NORTH FREEDOM BLVD PROVO, UT 84604		X	
ATHERTON MORTGAGE	1021 NO. UNIVERSITY AVE. #201 PROVO, UT 84604		X	
ATLANTIC MORTGAGE & INVESTMENT CP	4348 SOUTHPOINT BLVD #101 JACKSONVILLE, FL 32216			X
AURORA CREDIT SERVICES, INC	1024 20TH AVE NORTH SO. SAINT PAUL, MN 55075			X
BANCBOSTON MORTGAGE CORP	7301 BAYMEADOWS WAY JACKSONVILLE, FL 32256	X		X
BANCPLUS MORTGAGE CORP	9601 MCALLISTER FREEWAY SAN ANTONIO, TX 78216	X		X
BANK IV KANSAS, N.A.	PO BOX 2943 WICHITA, KS 67201-2943	X		X
BARCLAYS AMERICAN/MTG. CORP.	5032 PARKWAY PLAZA BLVD, BLDG 8 CHARLOTTE, NC 28217	X		X
BEEHIVE MORTGAGE INC	60 W 3300 S #4 SALT LAKE CITY, UT 84115	X	X	
BENEFICIAL MORTGAGE CO OF UTAH	200 BENEFICIAL CENTER PEAPACK, NJ 07977		X	X
BENEFICIAL MORTGAGE CORP	200 BENEFICIAL CENTER PEAPACK, NJ 07977		X	X
BERRETT MORTGAGE SERVICES	PO BOX 84 PARK CITY, UT 84060		X	

TWO HUNDRED AND FORTY-FOUR
MORTAGE LENDERS, BROKERS, AND SERVICERS REGISTERED TO DO BUSINESS IN UTAH

June 30, 1992

Name	Address	L	B	S
CACHE MORTGAGE CORP	33 NORTH MAIN LOGAN, UT 84321	X	X	X
CAKO FINANCIAL	3760 S HIGHLAND DR #200 SALT LAKE CITY, UT 84106		X	
CALIFORNIA MORTGAGE SERVICE	PO BOX 25019 SANTA ANA, CA 92799-5019	X	X	X
CALVERT MORTGAGE CO	2225 E., MURRAY HOLLADAY ROAD #105 SALT LAKE CITY, UT 84117			X
CAMBRIDGE MORTGAGE CO., INC.	455 N. UNIVERSITY AVE., #216 PROVO, UT 84601	X	X	
CAPITAL ASSETS FINANCIAL SRVCS	6000 S 300 E #200 SALT LAKE CITY, UT 84107	X	X	X
CEDAR WOODS FINANCIAL	22535 SAN JOAQUIN DR WEST CANYON LAKE, CA 92587	X	X	
CENTRUST MORTGAGE CORP	350 S.W. 12 AVENUE DEERFIELD BEACH, FL 33442			X
CHASE HOME MORTGAGE CORP	4915 INDEPENDENCE PARKWAY TAMPA, FL 33634-7523			X
CHASE MANHATTAN OF UTAH	ONE WORLD TRADE CENTER, #4609 NEW YORK, NY 10081	X		X
CHEMICAL MORTGAGE COMPANY	200 OLD WILSON BRIDGE ROAD WORTHINGTON, OH 43085			X
CITFED MORTGAGE CORP OF AMERICA	ONE CITIZENS FEDERAL CENTRE DAYTON, OH 45402			X
CITIBANK (ARIZONA)	PO BOX 2908 PHOENIX, AZ 85062-2908			X
CITICORP MORTGAGE, INC	670 MASON RIDGE CTR DR, MAIL ST 22 ST. LOUIS, MO 63141	X		X
CITIZENS FIRST FINANCIAL CORP	4800 S 970 E #C-2 SALT LAKE CITY, UT 84107	X	X	
CITY MORTGAGE INC	3760 S. HIGHLAND DR. #500 SALT LAKE CITY, UT 84106	X	X	
CITYFED MORTGAGE CO	30 WARDER STREET SPRINGFIELD, OH 45501			X
CLM SERVICES INC	PO BOX 176 HEBER CITY, UT 84032	X		

TWO HUNDRED AND FORTY-FOUR
MORTAGE LENDERS, BROKERS, AND SERVICERS REGISTERED TO DO BUSINESS IN UTAH

June 30, 1992

Name	Address	L	B	S
COLONIAL MORTGAGE	4516 S 700 E #190 SALT LAKE CITY, UT 84107		X	
COLONIAL SAVINGS AND LOAN ASSOC.	PO BOX 2990 FORT WORTH, TX 76113	X		X
COMERICA MORTGAGE CORP	OAKTEC OFFICE CENTER DETROIT, MI 48275-7116			X
COMMERCIAL CREDIT PLAN, INC	300 ST. PAUL PLACE BALTIMORE, MD 21202	X		
COMMERCIAL FEDERAL MORTGAGE CORP	2120 SO. 72ND STREET OMAHA, NE 68124	X		X
CORSTAN INC	4100 W FLAMINGO ROAD #2100 LAS VEGAS, NV 89103			X
COUNTRYWIDE FUNDING CORP	155 NO. LAKE AVENUE PASADENA, CA 91101	X		X
COVINGTON CAPITAL CORP	945 E 7145 S #B-102 MIDVALE, UT 84047			X
CREATIVE FINANCING, INC	10306 REGENCY PARKWAY DR #100W OMAHA, NE 68114			X
CREATIVE MORTGAGE SERVICES	1476-2 EAST FOXBORO DR SALT LAKE CITY, UT 84106		X	
CRESTAR MORTGAGE CORPORATION	PO BOX 26588 RICHMOND, VA 23261-6588	X		X
CROSSLAND MORTGAGE CORP	860 E 4500 S SALT LAKE CITY, UT 84107	X		X
CTX FINANCIAL	2875 S MAIN #201 SALT LAKE CITY, UT 84115	X		
CTX MORTGAGE CO	3333 LEE PARKWAY DALLAS, TX 75219	X		
CUNA MORTGAGE CORP	8401 GREENWAY BLVD. MIDDLETON, WI 53562			X
CUSTON MORTGAGE	2871 CLEARBROOK DRIVE WEST VALLEY CITY, UT 84119	X	X	
DIME SAVINGS BANK OF NEW YORK, FSB	EAB PLAZA, 12TH FLOOR UNION DALE, NY 11556	X	X	X
DIRECTORS MORTGAGE/COURTESY FUNDING	1595 SPRUCE STREET RIVERSIDE, CA 92507	X		X

TWO HUNDRED AND FORTY-FOUR
MORTAGE LENDERS, BROKERS, AND SERVICERS REGISTERED TO DO BUSINESS IN UTAH

June 30, 1992

Name	Address	L	B	S
DIVERSIFIED MORTGAGE SERVICES	565 E 4500 S #A-230 SALT LAKE CITY, UT 84107	X	X	
DOVENMUEHLE MORTGAGE INC	1501 WOODFIELD ROAD SCHAUMBURG, IL 60173			X
EMC MORTGAGE CORP/BEAR STEARNS	511 E. JOHN CARPENTER FWY #500 IRVING, TX 75062			X
EMERALD MORTGAGE CO	PO BOX 57563 SALT LAKE CITY, UT 84157-0563	X	X	
EMPIRE FINANCIAL GROUP INC	25 EAST 200 NORTH PROVO, UT 84606		X	
EMPIRE OF AMERICA REALTY CREDIT CP	EMPIRE PLAZA, 100 SENECA ST BUFFALO, NY 14203-2933	X		X
EQUITIES INC	507 E 1700 S SALT LAKE CITY, UT 84105			X
FAIRFAX MORTGAGE CORP	7133 RUTHERFORD RD BALTIMORE, MD 21207	X		X
FARM & HOME SAVINGS ASSOC.	221 WEST CHERRY NEVADA, MO 64772	X		X
FARWEST SAVINGS & LOAN ASSOC. F.A.	4001 MACARTHUR BLVD NEWPORT BEACH, CA 92660			X
FBS MORTGAGE CORP	2550 UNIVERSITY AVE WEST #300 ST. PAUL, MN 55114	X		X
FEDERATION OF FINANCIAL INSTITUTION	2138 SOUTH 61ST COURT CICERO, IL 60650			X
FINANCIAL CENTER OF UTAH	7050 UNION PARK CENTER, #280 MIDVALE, UT 84047		X	
FINANCIAL FUNDING-NEVADA INC	2001 E. FLAMINGO, #230 LAS VEGAS, NV 89119		X	
FIRST AMERICAN MORTGAGE CORP	PO BOX 26984 GREENSBORO, NC 27419-6984			X
FIRST CAPITAL MORTGAGE	PO BOX 564 PROVO, UT 84603		X	
FIRST COLONY MORTGAGE CORP	1111 SO. OREM BLVD OREM, UT 84058	X	X	
FIRST DENVER MORTGAGE CO	1230 SO. PARKER ROAD DENVER, CO 80231	X	X	X

TWO HUNDRED AND FORTY-FOUR
MORTAGE LENDERS, BROKERS, AND SERVICERS REGISTERED TO DO BUSINESS IN UTAH

June 30, 1992

Name	Address	L	B	S
FIRST DEPOSIT NATIONAL CORP	PO BOX 3889 SAN FRANCISCO, CA 94119			X
FIRST GIBRALTAR MORTGAGE CORP	13401 NORTH FREEWAY HOUSTON, TX 77060	X		X
FIRST MORTGAGE CORP OF COLORADO	823 EAST MAIN, PO BOX 1265 MONTROSE, CO 81402	X		
FIRST NAT BANK OF MORGAN, PST	PO BOX 870 MORGAN, UT 84050	X		
FIRST UNION HOME EQUITY CORP	128 SO. TRYON STREET CHARLOTTE, NC 28202	X		
FIRST UNION MORTAGE CORP	PO BOX 18109 RALEIGH, NC 27619	X		X
FIRST UTAH MORTGAGE CORP	24 SOUTH MAIN LOGAN, UT 84321	X	X	X
FIRST WESTERN MORTGAGE CORP	PO BOX 548 PARK CITY, UT 84060		X	
FLEET MORTGAGE CORP	PO BOX 800 MILWAUKEE, WI 53201-0800	X		X
FLEET REAL ESTATE FUNDING CORP	1333 MAIN, PO BOX 11988 COLUMBIA, SC 29211			X
FORD CONSUMER FINANCE CO INC	250 CARPENTER FREEWAY DALLAS, TX 75062	X		X
FORT WORTH MORTGAGE CORP	PO BOX 2990 FORT WORTH, TX 76113	X		X
FOSTER MORTGAGE CORP	600 WESTERN PLACE FORT WORTH, TX 76107			X
FOUR STAR FINANCIAL SERVICES INC	8300 UTICA AVE, #135 RANCHO CUCAMONGA, CA 91730		X	
FREEDOM MORTGAGE CORP	1660 EAST, MURRAY HOLLADAY ROAD SALT LAKE CITY, UT 84117	X	X	
FRONTIER MORTGAGE CORP	2550 S RAINBOW BLVD, #8 LAS VEGAS, NV 89102	X	X	
FSI MORTGAGE	5288 S 320 W #B-258 MURRAY, UT 84107	X	X	
GATE CITY FEDERAL SAVINGS BANK	PO BOX 2847 FARGO, ND 58108	X		X

TWO HUNDRED AND FORTY-FOUR
MORTAGE LENDERS, BROKERS, AND SERVICERS REGISTERED TO DO BUSINESS IN UTAH

June 30, 1992

Name	Address	L	B	S
GE CAPITAL ASSET MANAGEMENT CORP	2001 N BEAUREGARD ST #1200 ALEXANDRIA, VA 22311			X
GE CAPITAL MORTGAGE SERVICES INC	PO BOX 5260 CHERRY HILL, NJ 08034	X		X
GENERAL ELECTRIC CAPITAL CORP	PO BOX 420275 HOUSTON, TX 77242-0275			X
GMAC MORTGAGE CORP OF IOWA	8360 OLD YORK ROAD ELKINS PARK, PA 19117-1590			X
GMAC MORTGAGE CORP OF PA	8360 OLD YORK ROAD ELKINS PARK, PA 19117-1590	X	X	X
GREAT BASIN RESOURCES	2820 W 10460 S SO. JORDAN, UT 84065		X	
GREENTREE MORTGAGE CORP	PO BOX 830 MARLTON, NJ 08053	X		X
GREENWICH CAPITAL FINANCIAL INC	1400 EAST ROCHELLE ROAD IRVING, TX 75039	X		X
GREYSTONE MORTGAGE, INC.	71 NORTH 100 WEST VERNAL, UT 84078	X	X	
GUILD MORTGAGE COMPANY	PO BOX 85304 SAN DIEGO, CA 92186-5304			X
GULF STATES MORTGAGE CO INC	900 CIRCLE 75 PARKWAY, #1500 ATLANTA, GA 30339	X	X	X
HAMILTON FINANCIAL SERVICES	2537-D PACIFIC COAST HWY, #180 TORRANCE, CA 90505		X	
HSA SERVICING CORP	4900 RIVERGRADE ROAD IRWINDALE, CA 91706			X
HUGHES MORTGAGE SERVICES INC	7070 UNION PARK AVE #360 MIDVALE, UT 84047	X	X	
INDEPENDENCE ONE MORTGAGE CORP	PO BOX 5076 SOUTHFIELD, MI 48086-5076	X	X	X
INTERMOUNTAIN MORTGAGE CO INC	PO BOX 682378 PARK CITY, UT 84068-2378	X	X	
INTERWEST MORTGAGE SERVICES	2480 S MAIN #200 SALT LAKE CITY, UT 84115	X	X	
ITT BOWEST CORPORATION	3300 NORTH TORREY PINES COURT LA JOLLA, CA 92037			X

TWO HUNDRED AND FORTY-FOUR
MORTAGE LENDERS, BROKERS, AND SERVICERS REGISTERED TO DO BUSINESS IN UTAH

June 30, 1992

Name	Address	L	B	S
J M FINANCIAL CORP	1323 E 4200 S SALT LAKE CITY, UT 84124		X	
J.I. KISLAK MORTGAGE CORP	7900 MIAMI LAKES DR WEST MIAMI LAKES, FL 33016	X		X
J.I. KISLAK MORTGAGE SRVC CORP	7900 MIAMI LAKES DR WEST MIAMI LAKES, FL 33016-5897			X
JAMES B. NUTTER & CO.	4153 BROADWAY KANSAS CITY, MO 64111	X		X
JOHNSON-ANDERSON MORTGAGE CO	55 EAST CENTENNIAL AVE. ENGLEWOOD, CO 80110			X
KENNELLY & ASSOCIATES	3335 S 900 E SALT LAKE CITY, UT 84106	X	X	
KEYCORP MORTGAGE INC	195 E 6100 S MURRAY, UT 84107	X		X
KISSELL COMPANY, THE	1873 SOUTH BELLAIRE, 17TH FLOOR DENVER, CO 80222			X
KNUTSON MORTGAGE CORP	3001 METRO DRIVE, #400 BLOOMINGTON, MN 55425			X
LANDMARK MORTGAGE CO	PO BOX 191 SANDY, UT 84091		X	X
LDS CHURCH MORTGAGE LOAN SERVICE	PO BOX 30700 SALT LAKE CITY, UT 84130	X		X
LEADER FEDERAL BANK FOR SAVINGS	PO BOX 1860 MEMPHIS, TN 38101-1860			X
LEADER MORTGAGE CO, THE	1015 EUCLID AVENUE CLEVELAND, OH 44115	X		X
LINCOLN SERVICE CORP	1100 WALNUT ST OWENSBORO, KY 42301	X		X
LISH MORTGAGE	96 SOUTH MAIN BRIGHAM CITY, UT 84302	X	X	
LOAN AMERICA FINANCIAL CORP	8100 OAK LANE MIAMI LAKES, FL 33016	X		X
LOGAN MORTGAGE AND LOAN	165 E 1400 N #B-3 LOGAN, UT 84321		X	
LOMAS MORTGAGE USA, INC.	PO BOX 660723 DALLAS, TX 75266-0723	X		X

TWO HUNDRED AND FORTY-FOUR
MORTAGE LENDERS, BROKERS, AND SERVICERS REGISTERED TO DO BUSINESS IN UTAH

June 30, 1992

Name	Address	L	B	S
LONE PEAK MORTGAGE CORP	7050 S. UNION PARK AVE. #280 MIDVALE, UT 84047	X	X	
MANUFACTURERS HANOVER SERVICING INC	1400 EAST NEWPORT CENTER DR DEERFIELD BEACH, FL 33442			X
MARGARETTEN & COMPANY INC	205 SMITH STREET PERTH AMBOY, NJ 08861	X		X
MARINE MIDLAND MORTGAGE CORPORATION	ONE MARINE MIDLAND CENTER BUFFALO, NY 14203-2827	X		X
MARKET STREET MORTGAGE CORP	3550 W. BUSCH BLVD #300 TAMPA, FL 33618	X		X
MEDALLION MORTGAGE CO	650 SARATOGA AVENUE SAN JOSE, CA 95129	X	X	X
MELLON MORTGAGE COMPANY	PO BOX 2885 HOUSTON, TX 77252-2885	X		X
MERIDIAN MORTGAGE CORP	PO BOX 6800 WAYNE, PA 19087	X		X
MERIT FINANCIAL	3760 S HIGHLAND DR #500 SALT LAKE CITY, UT 84106		X	
MERRILL LYNCH CREDIT CORP	7751 BELFORT PARKWAY, BLDG 200 JACKSONVILLE, FL 32256	X		X
METMOR FINANCIAL, INC	9225 INDIAN CREEK PARKWAY, #300 OVERLAND PARK, KS 66210	X		X
MIDFIRST BANK, STATE SAVINGS BANK	MIDFIRST PLAZA, PO BOX 26750 OKLAHOMA CITY, OK 73118-6054			X
MIDLAND MORTGAGE CO	PO BOX 26750 OKLAHOMA CITY, OK 73126-0750			X
MIDNATION FUNDING CORP.	PO BOX 26880 OKLAHOMA CITY, OK 73126	X		
MIDVALLEY MORTGAGE	1829 W 3500 S #1-A WEST VALLEY CITY, UT 84119	X	X	
MOLTON, ALLEN & WILLIAMS CORP	PO BOX 10025 BIRMINGHAM, AL 35202-0025	X		X
MONEYLINE MORTGAGE INC	3760 S HIGHLAND DR #500 SALT LAKE CITY, UT 84106		X	
MONOGRAM HOME EQUITY CORPORATION	260 LONG RIDGE ROAD STAMFORD, CT 06904	X		X

TWO HUNDRED AND FORTY-FOUR
MORTAGE LENDERS, BROKERS, AND SERVICERS REGISTERED TO DO BUSINESS IN UTAH

June 30, 1992

Name	Address	L	B	S
MORTGAGE CORNER, INC THE	43 SOUTH MAIN ST WATERBURY, CT 06702		X	
MOUNTAIN STATES MTG CENTERS INC	1333 E 9400 S SANDY, UT 84093	X	X	X
MSC MORTGAGE	5330 S 900 E #110 MURRAY, UT 84107	X	X	
MULTISERVE, INC.	754 S 400 E #200 OREM, UT 84058	X		
MUTUAL MORTGAGE SERVICES INC	2875 S MAIN ST #201 SALT LAKE CITY, UT 84115	X		X
NATIONAL CITY MORTGAGE CO.	3232 NEWMARK DRIVE MIAMISBURG, OH 45342	X		X
NATIONAL MORTGAGE CO	4041 KNIGHT ARNOLD ROAD MEMPHIS, TN 38118			X
NATIONAL MORTGAGE CORP	1355 S COLORADO BLVD, #405 DENVER, CO 80222			X
NATIONSBANC MORTGAGE CORP	325 N ST. PAUL, TOWER II, 6TH FL DALLAS, TX 75201	X		X
NATIONSBANC MORTGAGE CORP OF VA	PO BOX 26388 RICHMOND, VA 23260-6388			X
NCB PROPERTIES INC	54 STATE ST., 4TH FLOOR ALBANY, NY 12207	X		X
NEW WORLD MORTGAGE	898 SO. STATE #31 OREM, UT 84058		X	
NORTH AMERICAN MORTGAGE CO	3883 AIRWAY DRIVE SANTA ROSA, CA 95403	X		X
NORWEST FINANCIAL UTAH, INC.	206 EIGHT STREET DES MOINES, IA 50309	X		X
NORWEST MORTGAGE INC	405 S. W. FIFTH STREET DES MOINES, IA 50309	X	X	X
OLD WEST MORTGAGE CO	585 - 24TH ST #101 OGDEN, UT 84401		X	
OMNI MORTGAGE & INVESTMENT CO.	3540 S 4000 W #430 WEST VALLEY CITY, UT 84120		X	
PACIFIC CLIFFS FINANCIAL & DEVEL	120 DEL REY GARDENS DR DEL REY OAKS, CA 93940	X	X	

TWO HUNDRED AND FORTY-FOUR
MORTAGE LENDERS, BROKERS, AND SERVICERS REGISTERED TO DO BUSINESS IN UTAH

June 30, 1992

Name	Address	L	B	S
PACIFIC RIM FINANCIAL SERVICES CP	136 S MAIN STREET #419 SALT LAKE CITY, UT 84101	X	X	X
PHH US MORTGAGE CORP	55 HADDONFIELD ROAD CHERRY HILL, NJ 08002	X		X
PLATTE VALLEY FUNDING, L.P.	601 5TH AVENUE SCOTTSBLUFF, NE 69361	X		X
PLATTE VALLEY MORTGAGE CORP	601 FIFTH AVENUE SCOTTSBLUFF, NE 69361			X
PORTFOLIO ACCEPTANCE CORP	8131 LBJ FREEWAY, #700 DALLAS, TX 75251			X
PREFERRED CAPITAL	216 E 400 S PROVO, UT 84606	X	X	
PREFERRED FINANCIAL FUNDING	935 SOUTH MT. VERNON COLTON, CA 92324	X		X
PREFERRED MORTGAGE SERVICES INC	12313 S 900 E DRAPER, UT 84020		X	
PREMIER MORTGAGE CORP	6985 UNION PARK AVE., #135 MIDVALE, UT 84047	X		X
PRIMERICA FIN'L SERVICES HOME MTG	3100 BRECKINRIDGE BLVD, BLDG 400 DULUTH, GA 30136		X	
PRINCIPAL MUTUAL LIFE INS CO	711 HIGH STREET DES MOINES, IA 50392-0820	X		X
PRINCIPAL RESIDENTIAL MTG. INC	A. W. JACKSON DES MOINES, IA 50392-0820	X		X
PRIVATE LABEL MORTGAGE SERVICES CP	100 SOUTH FIFTH STREET MINNEAPOLIS, MN 55402		X	
PRUDENTIAL HOME MORTGAGE CO INC	100 SOUTH FIFTH STREET MINNEAPOLIS, MN 55402	X	X	X
PRUDENTIAL INSURANCE CO OF AMERICA	100 SOUTH FIFTH STREET MINNEAPOLIS, MN 55402	X		
REAL ESTATE FINANCING, INC.	PO BOX 669 MONTGOMERY, AL 36101-0669			X
REAL ESTATE MORTGAGE SRVCS, INC.	2120 S 1300 E #102 SALT LAKE CITY, UT 84106	X	X	
REDWOOD NATIONAL MORTGAGE CO	735 MONTGOMERY ST SAN FRANCISCO, CA 94111			X

TWO HUNDRED AND FORTY-FOUR
MORTAGE LENDERS, BROKERS, AND SERVICERS REGISTERED TO DO BUSINESS IN UTAH

June 30, 1992

Name	Address	L	B	S
RELOCATION FINANCIAL SERVICES INC	120 LONGWATER DRIVE NORWELL, MA 02061	X		X
REPUBLIC MORTGAGE CORP	4516 S 700 E #260 MURRAY, UT 84107	X		X
RESIDENTIAL SRVCS CORP OF AMERICA	100 SOUTH FIFTH STREET MINNEAPOLIS, MN 55402		X	
RICHARDS WOODBURY MORTGAGE CORP	PO BOX 21589 SALT LAKE CITY, UT 84121	X	X	X
RIVERSIDE MORTGAGE CO, LTD	7800 BELFORT PARKWAY, #120 JACKSONVILLE, FL 32256			X
SAMCO MORTGAGE CORP	PO BOX 1331 DALLAS, TX 75221-1331	X		X
SANDIA MORTGAGE CORP	11104 MENAUL, NE ALBUQUERQUE, NM 87112			X
SATI INVESTMENTS INC	1512 BROADMOOR AVE WEST COVINA, CA 91790		X	
SC FUNDING CORP	4 PARK PLAZA #1200 IRVING, CA 92714	X	X	
SEARS MORTGAGE CORP	2500 LAKE COOK ROAD, LEGAL DEPT 3W RIVERWOODS, IL 60015	X	X	X
SECURNET FINANCIAL CORP	2390 E. CAMELBACK ROAD, #225 PHOENIX, AZ 85016	X		X
SHEARSON LEHMAN MORTGAGE	PO BOX 2840 NEWPORT BEACH, CA 92658			X
SOURCE ONE MORTGAGE SERVICES CORP	27555 FARMINGTON ROAD FARMINGTON HILLS, MI 48334-3357	X	X	X
SPOKANE MTG CO/METWEST SERVICES	WEST 911 SPRAGUE AVE SPOKANE, WA 99204			X
ST. ANDREWS MORTGAGE INC	428 E 6400 S #201 SALT LAKE CITY, UT 84107		X	
STATEWIDE FUNDING CORP	PO BOX 390 CLIFTON PARK, NY 12065	X	X	X
STONEBROOK MORTGAGE SERVICES	8757 S. HIGHLAND DR. SANDY, UT 84093		X	
STUART-WRIGHT MORTGAGE INC	2257 S 1100 E #2-E SALT LAKE CITY, UT 84106	X		X

TWO HUNDRED AND FORTY-FOUR
MORTAGE LENDERS, BROKERS, AND SERVICERS REGISTERED TO DO BUSINESS IN UTAH

June 30, 1992

Name	Address	L	B	S
SUMMIT FUNDING INC/SUMMIT CAPITAL	2995 SO. JONES STREET, # C LAS VEGAS, NV 89102	X	X	
SW MORTGAGE SERVICES, INC	25 EAST 200 NORTH PROVO, UT 84606		X	X
SWAIN, SCOTT P.	425 E 900 S OREM, UT 84058		X	
THE MONEY COMPANY	1360 E 13200 S DRAPER, UT 84020	X	X	X
TRANSOHIO SAVINGS BANK	PO BOX 93449 CLEVELAND, OH 44101-9706			X
TRANSWORLD MORTGAGE CORP.	2425 WEST LOOP SOUTH #958 HOUSTON, TX 77027			X
TROY & NICHOLS, INC.	1500 NORTH 19TH STREET MONROE, LA 71201	X		X
U. S. BANCORP MORTGAGE CO.	PO BOX 2200 PORTLAND, OR 97208-2200	X	X	X
UINTA FINANCIAL	15 NORTH 100 EAST #202 PROVO, UT 84601		X	
UNITED SAVINGS ASSOC. OF TX, FSB	3200 SOUTHWEST FREEWAY #1600 HOUSTON, TX 77027	X		X
UNITED SECURITY FINANCIAL INC	4001 S 700 E #55 SALT LAKE CITY, UT 84107	X	X	
UNIVERSAL AMERICAN MORTGAGE CO	730 NW 107TH AVE #410 MIAMI, FL 33172	X	X	X
UNIVERSAL LENDING CORP	6775 EAST EVANS AVENUE DENVER, CO 80224	X		X
UTAH MORTGAGE LOAN CORP	5525 S 900 E #102 SALT LAKE CITY, UT 84117	X	X	
VALLEY NAT. BANK/ VALLEY NAT. MTG	1600 E NORTHERN AVE. #200 PHOENIX, AZ 85020	X		X
VICTORIA MORTGAGE CORP	PO BOX 34777 SAN ANTONIO, TX 78217			X
WALLICK AND VOLK, INC	PO BOX 685 CHEYENNE, WY 82003-0685	X		X
WASHINGTON SQUARE MORTGAGE CO	PO BOX 65787 WEST DES MOINES, IA 50265-0787	X	X	X

TWO HUNDRED AND FORTY-FOUR
MORTAGE LENDERS, BROKERS, AND SERVICERS REGISTERED TO DO BUSINESS IN UTAH

June 30, 1992

Name	Address	L	B	S
WELLS FARGO BANK, N.A.	2785 MITCHELL DR, #200 WALNUT CREEK, CA 94598			X
WELLS FARGO CREDIT CORP	2785 MITCHELL DRIVE, #200 WALNUT CREEK, CA 94598	X		
WENDOVER FUNDING, INC.	PO BOX 26903 GREENSBORO, NC 27419-6903			X
WESAV MORTGAGE CORP	9060 EAST VIA LINDA ST. SCOTTSDALE, AZ 85258-5416	X		X
WEST ONE FINANCIAL SERVICES INC	PO BOX 7128 BOISE, ID 83707			X
WEST STAR FINANCIAL CORP	PO BOX 2228 SANDY, UT 84091-2228	X	X	X
WESTERN FIDELITY MORTGAGE CO.	1245 E. BRICKYARD ROAD, # 170 SALT LAKE CITY, UT 84106	X	X	
WESTGATE MORTGAGE CO.	300 W 500 S BOUNTIFUL, UT 84010	X	X	
WORLD SAVINGS & LOAN ASSOC.	1901 HARRISON ST OAKLAND, CA 94612	X		X
ZIONS MORTGAGE COMPANY	4460 S HIGHLAND DR #200 SALT LAKE CITY, UT 84124	X		X

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INDEPENDENT ESCROW AGENTS

INDEPENDENT ESCROW AGENTS REGISTERED IN UTAH

June 30, 1992

Name	City	President
Cache Mortgage Corp.	Logan	Kenneth O. Sorensen
Escrow Management Service Inc.	Odgen	Michele R. Burbidge
Escrow Specialists	Ogden	Dennis Simpson
First Utah Mortgage Corp.	Logan	Russel V. Anderson
Froerer Real Estate Inc.	Ogden	Zane B. Forerer
Welch Agency Inc.	Ogden	Thomas A. Welch